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USDA-DHIA MILK COMPONENTS SIRE SUMMARY



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Sire summaries for protein and solids-not-fat have recently been made available to the dairy industry and explanatory material is necessary. The first article presented here includes justification for the calculation of these summaries and a general explanation of the calculation and proper use of the summaries. The second article details statistical procedures used in calculation and draws parallels to the current system for milk and fat evaluation (the Modified Contemporary Comparison). Limitations of the data are explained as are the calculations of Predicted Differences for protein and solids-not-fat percentages. Previous work established the need to standardize protein and solids-not-fat data for age and month of calving. The development and implementation of appropriate factors are in the third article. Finally, procedures for developing a single economic index, including sire evaluations for milk, fat, and protein or solids-not-fat, appear in the last article. An example of index development is in the appendix.

KEYWORDS: Protein, solids-not-fat, milk components, sire evaluations, genetic improvements, milk pricing.

Preface

Publication of the first "USDA-DHIA Milk Components Sire Summary" was the culmination of months of research and development work by USDA-ARS scientists and support personnel. The summary utilized mixed model sire summary procedures developed jointly with researchers at Cornell University between 1972 and 1974.

New techniques in the "USDA-DHIA Milk Components Sire Summary" are described in the following four articles:

- (1) "An Introduction to Protein and Solids-Not-Fat Sire Summaries."—Provides an overview of the milk components sire summary system, including a discussion of the situation in the dairy industry that made genetic evaluation for protein and solids-not-fat desirable. A general explanation of the calculation of Predicted Differences (PD's) for components is provided.
- (2) "The USDA-DHIA Sire Evaluation Procedure for Protein and Solids-Not-Fat."—Describes in detail the techniques employed in Mixed Model Comparison.
- (3) "Factors for Standardizing 305-Day Protein and Solids-Not-Fat Records for Age and Month of Calving."—Explains the development and utilization of age and month-of-calving factors for standardizing protein and solids-not-fat lactation records in genetic evaluations.
- (4) "An Economic Index for Use in Selecting Bulls Evaluated on Protein or Solids-Not-Fat."—Describes the background underlying the calculations of an economic index when protein or solids-not-fat components are included.

Calculation of milk component sire summaries differs in several ways from that of Modified Contemporary Comparison (MCC) sire summaries for milk and fat. This publication is intended to aid educators, students, industry personnel, and dairymen in understanding milk component sire summary procedures. It provides the necessary background to properly interpret the USDA-DHIA milk component sire summaries for use in genetic improvement.

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USDA-DHIA MILK COMPONENTS SIRE SUMMARY

By H. D. Norman, B. G. Cassell, F. N. Dickinson, and A. L. Kuck $\frac{1}{2}$

An Introduction to Protein and Solids-Not-Fat Sire Summaries

H. D. Norman, B. G. Cassell, and F. N. Dickinson

Reason for developing milk component sire summaries.—Component milk pricing is an increasingly vital issue in today's dairy industry as evidenced by several developments.

- (1) There is great concern in the United States about the continued drop in milk consumption per capita. From 1942 to 1974, whole milk equivalent per person dropped from 736 to 543 pounds and butter from 15.0 to 4.3 pounds—a decrease of 73 percent—whereas cheese consumption per capita rose from 6.4 in 1942 to 18.8 pounds in 1974—an increase of 293 percent. Sales of skimmed and low fat milk increased from 1964 through 1974 by 149 percent while whole milk sales dropped.
- (2) Dairymen wish to reverse the trend in total milk sales. With the present minimum standards and consumer demand for low milk fat content, the concern centers on the fact that too much milk offered consumers has less flavor and is low in nutrients. The national standards of 8.25 percent solids-not-fat (SNF) and 3.25 percent fat $(\underline{14})$ $\underline{2}/$ are considered low by many. Minimum whole milk percentages have been increased in recent years in California and are now 8.8 percent SNF and 3.4 percent fat, and as a result per capita consumption has risen.
- (3) The market value of protein compared with that of fat has increased dramatically over the past few years. This increase is reflected in the USDA purchase price of nonfat dry milk. The price ratio of dry milk to butter was 0.24:1 in April 1965 but climbed to 0.66:1 in October 1978 (13).
- (4) Several milk processors in various parts of the country have begun paying a differential for protein produced or paying a premium for milk surpassing a specified minimum percentage of protein.
- (5) Artificial insemination (AI) organizations recently have taken steps to obtain information on milk components. One organization is paying for protein records completed through the National Cooperative Dairy Herd Improvement Program (NCDHIP) on daughters of their bulls (1). Another has calculated sire summaries for percentage and yield of SNF (4).

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 $[\]frac{2}{\text{Underlined numbers in parentheses refer to Literature Cited at the end of this report.}$

(6) In the past, most dairymen have had little incentive for improving protein and SNF because they were not paid for these components. However, dairymen in California have been paid for quantity of SNF since 1962. Because of this payment, they have collected a large volume of SNF lactation data in that State. Newly introduced electronic techniques have made testing for protein more accurate and economical than ever before. It is now feasible to test all cows enrolled in the NCDHIP for protein or SNF.

USDA sire summaries for protein and SNF have been developed to enable dairymen to respond to the shift in value of protein and SNF relative to fat. These summaries will enable them to increase the economic benefit from sire selection under component pricing systems.

Who needs milk component sire summaries?--Each breeder will have to decide the extent to which protein and SNF sire summaries are useful in his own situation. Uncertainty about milk pricing methods in the future may limit the usefulness of these summaries for many dairymen. Those not now being paid for these components may choose to ignore them. On the contrary, dairymen who are presently being paid for milk components other than fat or who anticipate such a payment within 5 years should be advised to consider the new Predicted Difference (PD) dollars for protein and SNF. Byproduct milk markets are interested in obtaining milk that is high in milk solids as it produces higher yields of cheese, butter, and other milk products. Furthermore, the market is considering raising the minimum standards in order to sell consumers a tasty product of good quality. It should be remembered that milk is produced for consumption and unless there is a market for it, volume will have no value. Until 10 years ago, fat represented two-thirds of the value of milk. Today, fat carries one-third of the price; the other two-thirds is based on volume. If either the percentage of milk processors who pay for protein or SNF increases or the minimum standards for these components change. then bulls siring higher percentages of protein and SNF would be in heavy demand throughout the United States.

How to use and interpret milk component sire summaries .-- It is important that selection by the producer should be for the high dollar values and not for high percentage of protein or SNF. Selection for bulls with high PD dollars will result in maximum economic gain under component pricing situations. A selection scheme strictly for high percentage of protein or SNF is certain to result in reduced income from the sale of milk because of the negative relationship that exists between milk yield and component percentages. Only in extreme circumstances could a dairyman justify putting substantial emphasis strictly on percentages of protein or SNF. One such circumstance would be when a minimum percentage must be met and a herd is below the minimum level. Even then, more drastic measures, such as buying and selling cows to raise herd level of components, would be needed. Any service sires selected would not have daughters milking for approximately 3 years. Even then daughters of high-component bulls would represent only a small percentage of the herd. Dairymen can justify secondary consideration of the percentage of protein and SNF in individual matings (similar to what many do presently for fat percentage), if they first selected the bulls for high PD milk or PD dollars.

For many genetically superior bulls, milk component data are not available at this time. Therefore if a dairyman decides that component summaries should be considered in his breeding program, he faces the problem of selecting among bulls with and without component evaluations. Suppose bull A has a protein summary giving him a PD dollars of +100. For bull B with no protein summary, a milk and fat summary shows PD dollars of

+150. A dairyman should select bull B with the higher dollar value if he wants to maximize his dollar return from milk sales, even though for bull B there is no component summary. Clearly, dairymen should not restrict themselves to bulls on the USDA-DHIA milk components sire summary list. Such a practice would put them at a severe disadvantage compared to the alternative of selecting the high PD dollar bulls from the active AI list and the complete sire summary list. Instead, the component sire summary list should be considered a supplement to the regular list, designed to fit the needs of a component payment situation by utilizing the component information that is available.

Dairymen should keep in mind that some of the component summaries are based on samples of daughters radically different from daughters in the milk and fat summaries. Most of the SNF data are from herds in California and most of the early protein data from herds in Pennsylvania. Some of the data are old and subject to possible variations in the accuracy of early component testing procedures.

The file of records available for component evaluations should increase as interest in component testing develops. The accuracy of component sire evaluations can be expected to increase at the same time. Dairymen should be cautioned about placing too much emphasis on component summaries with low Repeatabilities because of possible sampling problems. Like the PD's for milk and fat, the PD for components cannot be expected to remain exactly the same as new daughters are added to the summaries. Many bulls with low Repeatabilities will change substantially, but bulls with high Repeatabilities should remain relatively stable. A low Repeatability bull showing a \$3 advantage under a protein pricing system on his current summary could easily show a \$3 disadvantage on a future summary, just the same as a low Repeatability bull may change from +300 to -300 pounds in PD milk.

Different samples of daughters in the protein and SNF data files have caused an unusual situation to develop for the bulls with component summaries for both protein and SNF. A few of these bulls may show an increase in PD dollars when SNF is considered over the PD dollars based on just milk and fat, yet a decrease in PD dollars when protein is considered, or vice versa. Genetic relationships between protein, SNF, and fat indicate that such situations are not expected very often if the PD's for milk, fat, protein, and SNF are based on the same daughters. Most likely, one or the other of the component summaries contains a sample of a bull's daughters unrepresentative of what might be expected in the future. In such a situation, both component summaries should be considered along with the Repeatability of each, because the two component summaries are based on different daughters.

Prices used in the milk component sire summaries.—Each year since 1971, the average price for all milk sold to plants and the Chicago Grade A wholesale butter price have been used to calculate PD dollars for bulls and Cow Index dollars for cows (10). Values for 1978 were \$10.40 per hundredweight for milk and 12.8 cents per 0.1 percent fat per hundredweight about a fat base of 3.5 percent (13). The average price of nonfat dry milk for 1977 was estimated to be 71 cents per pound. Therefore a differential of 6.6 cents per 0.1 percent SNF per hundredweight of milk (allowing for a 5-cents-per-pound processing cost) was used for SNF payment about a SNF base of 8.5 percent. A differential of 9.4 cents per 0.1 percent protein per hundredweight of milk was used for protein payment about a protein base of 3.2 percent. A higher differential for the protein summaries seemed desirable for three reasons: Protein is the most valuable portion of SNF for cheese production; our summaries show that as SNF yield increases 1 pound, protein yield increases considerably less than a pound; and the ratio of the differentials used for protein and SNF produces approximately the same dollar

distribution for protein and SNF, thus allowing more interchange of the protein and SNF evaluations. Thus dairymen receiving payment for protein can select confidently among bulls with high PD dollars based on fat-SNF pricing and vice versa.

Using these values, the following formulas were applied to calculate PD dollars from the values first given for components. All estimates of PD milk, fat, protein, and SNF were obtained from the lactation records containing either protein or SNF component data.

The component differential will be updated each year as the relative values of the components change.

Characteristics of milk component sire summaries.—Table 1 summarizes the number of bulls evaluated by breed for protein and SNF along with the range of changes in PD dollars.

Table 1.—Number of bulls by breed from fall 1977 USDA-DHIA milk components sire summary with protein and solids-not-fat summaries and change in PD dollars

Change in	Number of bulls by breed with indicated summary									
Change in - PD dollars	Ayrshire		Guernsey		Holstein		Jersey		Brown Swiss	
	Protein	SNF	Protein	SNF	Protein	SNF	Protein	SNF	Protein	SNF
+11 to +15-	0	0	0	0	1	19	1	0	1	0
+6 to +10—	0	0	1	1	8	66	2	3	1	1
0 to +5-	5	6	9	19	29	241	11	19	2	12
-5 to -1	5	2	8	13	27	230	8	19	3	10
-10 to -6	1	0	4	4	10	118	1	3	2	4
-15 to -11	0	0	0	0	13	43	0	0	2	0
-20 to -16	0	0	0	0	0	13	1	0	0	0
Total	11	8	22	37	88	730	24	44	11	27

For protein, the changes are the differences between PD dollars calculated from milk, fat, and protein (equation 2) and PD dollars calculated from only milk and fat (equation 1) from the protein records. For SNF, the changes are the differences between PD dollars calculated from milk, fat, and SNF (equation 3) and PD dollars calculated from only milk and fat (equation 1) from the SNF records.

PD dollar estimates including components are closely tied to PD dollars for milk and fat from the Modified Contemporary Comparison (MCC). A change in PD dollars previously explained was added to the MCC PD dollars for each bull to obtain the

estimate of PD dollars published for each component. Thus each value for PD dollars for a component is a revision of MCC PD dollars for milk and fat based on the best knowledge available of a sire's transmitting ability for protein or SNF.

This information is intended to introduce users to the new milk component sire summaries. We have not attempted to explain in detail all the procedures used to develop these sire evaluations. However, this information on component summaries should be sufficient to direct dairymen in the proper use of this new breeding guide.

H. D. Norman and B. G. Cassell

Description of the procedure.—Dairy cattle breeders have many resources to help in making genetic improvement. The implementation of the Modified Contemporary Comparison (MCC) (6) in the fall of 1974 greatly improved the accuracy of the sire summaries for milk and fat. A part of the gain in accuracy of these evaluations was accomplished by improved weighing across daughter records and including adjustments for the genetic level of the herd. These improvements caused substantial changes in many individual sire Predicted Differences (PD's) from the previous herdmate comparison evaluations. More accurate selection from the use of the MCC summaries should result in increased yield of daughters first freshening in 1978.

The Mixed Model Comparison used in the calculation of protein and solids-not-fat (SNF) sire summaries has many of these same advantages, requires less computer cost for small data sets than does MCC, and is more precisely defined statistically. Estimates of bulls' genetic transmitting abilities for yields are calculated by solving large numbers of equations for effects, including herd-year-season, sire groups, and individual sires. Those familiar with solving multiple equations simultaneously with techniques learned in an algebra course can consider each sire summary run as the assembly of all pertinent information into equations followed by the calculation of appropriate solutions for each bull.

Techniques similar to those in the Mixed Model Comparison have been used in research for many years, and improvements in computer speed and recent innovations in computer program development have made the approach operationally feasible for sire evaluations in some situations. Similar techniques have been used at Cornell University since 1970 to evaluate artificial insemination (AI) sires for milk and fat based on first lactation records (7). The mixed model methodology using first lactations on both AI sired and non-AI sired cows is being used in Canada (3).

PD's for pounds of protein and SNF are calculated using computer programs developed through a cooperative research effort between the U.S. Department of Agriculture and Cornell University during 1972-74 (5). 3/ This Mixed Model Comparison is similar to MCC in many respects in that both procedures (1) eliminate the need to assume that bulls were mated at random with regard to other bulls (the merits of the herdmates' sires are not assumed to be equal for all cows), (2) utilize the fact that bulls selected are not from a single genetic population, (3) summarize both AI and natural service bulls, (4) use multiple records on daughters, and (5) account for the intraherd correlation among a bull's daughters.

The model equation used is as follows:

$$y_{ijklm} = ht_{ij} + g_k + s_{kl} + hs_{ikl} + c_{iklm} + e_{ijklm}$$

^{3/}Ufford, G. R. Dairy sire evaluation using all lactation records in best linear unbiased prediction procedures. 1976. [Unpublished Ph. D. thesis. Copy on file Dept. Anim. Sci., Cornell Univ., Ithaca, N.Y.]

- y_{ijklm} is the milk, fat, protein, or SNF yield of the mth daughter by the lth sire in the kth genetic group in the jth year-season and ith herd.
 - ht $_{ij}$ is a fixed effect common to all observations in the <u>jth</u> year-season in the <u>ith</u> herd; with seasons defined as January to June and July to December.
 - g_k is a fixed effect common to daughters of sires in the $k\underline{t}\underline{h}$ genetic group.
 - s_{kl} is a random effect common to daughters of the <u>lth</u> sire in the <u>kth</u> genetic group.
 - hs is a random effect common to daughters of the \underline{lth} sire in the \underline{kth} genetic group in the ith herd.
- c_{iklm} is a random cow effect of the mth daughter of the lth sire in the kth genetic group in the ith herd.
- eijklm is the unexplained variation associated with the mth daughter of the lth sire in the kth genetic group that appears in the ith herd and jth year-season.

The relative variances of random effects are assumed to be the same as in MCC:

Sire variance	0.05
Herd x sire variance (c^2)	.14
Cow variance	.31
Error variance	.50

Some details of the program structure of this mixed model system were given by Dickinson et al. (5). Note this is also the same model equation used in the MCC (9) except that genetic groups (G_f) are included directly. In MCC, sires are treated as fixed effects in deriving bull differences, then are considered random effects and regressed toward fixed group means.

The evaluations for protein and SNF are dependent on the present MCC sire summaries for milk and fat in three important ways. First, the genetic grouping of bulls is determined by combining bulls with similar pedigree indexes from MCC results. The pedigree indexes are based on the most recent MCC PD's for milk for the sire and the maternal grandsire. Second, the common base used in each successive run for protein or SNF is calculated using selection index theory and information on MCC PD's for milk and fat. The first step in calculating the base is to predict a PD for protein or SNF by selection index theory using only MCC PD's for milk and fat on each bull. Then, the actual PD's for protein or SNF for bulls with daughters that have protein or SNF data are forced to average the same as the selection index predictions on the same bulls. Therefore the base used for protein or SNF summaries will be consistent with the base for milk and fat. Third, the value of transmitting ability (estimation of PD dollars) is determined not only from the daughters with protein or SNF data but also from all daughters with information on milk and fat. Additional information on the calculation of PD dollars from protein and SNF is given in the last article.

<u>Limitations on records included.</u>—Every record with protein or SNF yield also has milk and fat information. Since the reverse is not true, PD's for milk and fat will have higher Repeatabilities than for protein or SNF.

Records in progress (RIP) were used but only if they were at least 80 days in length. Projection factors for fat were used to project the protein and SNF data in RIP's and incomplete records to a 305-day basis (8). If a cow had protein or SNF data from more than one herd, only the data from the first herd in which she was milked were used. That is, if a cow tested for either trait is sold to another herd testing for that same trait, records from the second herd were not used. Otherwise, that cow would have been considered to be two different daughters of the bull. The inability to properly account for cows changing herds is a disadvantage of the Mixed Model Comparison that needs to be overcome.

The limits imposed on protein percentages in lactation records included in sire evaluation are given by breed as follows:

Breed	Lower limit (percent)	Upper limit (percent)
Ayrshire	2.95	3.95
Brown Swiss	3.00	4.35
Guernsey	3.10	4.45
Holstein		3.90
Jersey	 3.35	4.70

Limits were included to eliminate potential problems if a regional dairy records processing center supplied records from a herd based on fewer days in milk for protein or SNF than for milk and fat on the same cow. Different days in milk for different components could result from herds enrolling in or cancelling protein or SNF testing while remaining on an official testing plan for milk and fat. The limits were designed to accept protein or SNF percentages that were between two standard deviations below the means and three standard deviations above (11). More restrictive limits below the mean were applied because of this potential problem. Probably these limits will be relaxed for future records with verification of the accuracy of incoming data. The limits for SNF percentage accepted as valid are as follows:

Breed	Lower limit (percent)	Upper limit (percent)
Ayrshire	- 7.70	10.00
Brown Swiss	- 8.20	10.30
Guernsey	- 8.10	10.70
Holstein	7.60	9.90
Jersey	- 8.10	11.30

Records are weighted for length of lactation.—Each lactation is weighted according to its length, based on the phenotypic correlation between 305-day records and records of

fewer days in milk. The correlations used were the same as for milk and fat in MCC and were as follows (6):

Months in milk	2-year-old cows	3-year-old cows and over
1	0.72	0.60
2	.83	.74
3	.88	.82
4	.92	.86
5	.94	.91
6	.96	.93
7	.97	.96
8	.98	.98
9	.99	.99
10	1.00	1.00

Weighting for lactation length is done both for RIP's and for incomplete records of fewer than 305 days. The appropriate weighting for lactation length is achieved by inserting into the appropriate cells of the normal equations the sum of the length of lactation weights instead of the number of records for each effect in the model.

In the MCC, the following items were built into the procedure to provide more accuracy than was available in the herdmate comparison: (1) Number of herdmates for each daughter's record, (2) length of lactation for each herdmate, (3) number of sires represented in the herdmates, and (4) average Repeatability of the herdmates' sires. The Mixed Model Comparison accounts for these same variables.

<u>PD</u> protein and PD SNF percentages.—The measure of a bull's transmitting ability for protein or SNF percentage is the PD for protein or SNF percentage. Each is the expected average deviation of a bull's progeny from herdmates in breed average herds. Each is computed as follows:

$$\frac{\text{PD}}{\text{component}} = \left[\frac{\text{(PD for component + breed average component)}}{\text{(PD for milk + breed average milk)}} - \frac{\text{breed average component}}{\text{breed average milk}} \right] \times 100$$

The breed averages used in calculating PD for component percentages are in table 1.

Table 1.—Breed average yields used in calculating PD percentages $\frac{1}{2}$

Breed	Milk	Fat	Protein	SNF
	Pounds	Pounds	Pounds	Pounds
Ayrshire	10,538	416	351	897
Guernsey	9,291	439	333	842
Holstein	14,118	513	444	1,195
Jersey	8,794	444	337	826
Brown Swiss	11,852	478	413	1,063
Milking Shorthorn	9,238	340	296	797

 $[\]frac{1}{2}$ Values are standardized to a 305-day, 2X, mature equivalent basis.

The averages for milk and fat are from calvings between January 1960 and September 1974 and are the same as averages currently used for PD74 in the MCC. The averages for protein and SNF were not calculated directly from component lactation records because the yields in these records were frequently higher than the PD74 base for milk and fat yield. This was particularly true of the protein data. Therefore the average tests for protein and SNF records were multiplied by the milk average in table 1 to obtain the average pounds of protein or SNF. Breed average percentages for fat, protein, and SNF are in table 2.

Table 2.—Breed averages for milk components

Breed	Fat	Protein	SNF
	Percent	Percent	Percent
Ayrshire	3.95	3.33	8.51
Guernsey	4.73	3.58	9.06
Holstein	3.63	3. 15	8.46
Jersey	5.05	3.84	9.39
Brown Swiss	4.03	3.48	8.97
Milking Shorthorn	3.68	3.20	8.62

The average percentages for protein and SNF in table 2 are similar to earlier estimates published by Wilcox et al. $(\underline{15})$. However, more records were available for our study than in their report.

Factors for Standardizing 305-Day Protein and Solids-Not-Fat Records for Age and Month of Calving

H. D. Norman, B. G. Cassell, A. L. Kuck, and F. N. Dickinson

The U.S. Department of Agriculture has initiated sire evaluations for protein and solids-not-fat (SNF) to enhance genetic improvement of component production in the Nation's dairy cattle population. Sire evaluations for these two milk components will enable dairymen to make the genetic improvement that will maximize income if milk is priced on the basis of its constituents. Protein and SNF lactation data need adjustment for environmental sources of variation to help insure accurate sire evaluations. Techniques developed for improving the accuracy of sire evaluations for milk and fat are used to provide accurate protein and SNF summaries as well.

Many environmental factors have an important effect on milk and component yield during a lactation. Those presently used to standardize milk and fat yield (12) are (1) length of lactation or number of days milked, (2) frequency of milkings per day, (3) age at calving, and (4) calendar month of calving. This article explains how protein and SNF were standardized for age and month of calving.

A recent report (11) defines the model and presents factors for selected ages and all months of calving for four major dairy breeds. Since all protein and SNF records also contained lactation yield for milk and fat, factors for fat were developed simultaneously with factors for protein and SNF. The age and month-of-calving factors derived from SNF data for Guernseys, Holsteins, and Jerseys are in table 1 along with the factors derived from protein data for Holsteins.

The factors for protein and SNF in each breed were similar to those for fat calculated from the same cows (not shown). This similarity suggested that the adjustment factors used for fat might be adequate for protein and SNF. Regional factors are available for both milk and fat but cannot be calculated for protein and SNF yield at present because the number of records is limited. Separate regional factors for protein and SNF are probably necessary because of the differences among regions in both the milk and the fat factors compared to the overall differences between milk and fat factors.

The ratio of protein or SNF to fat was relatively consistent for age and month-of-calving factors across breeds. We assumed these same relationships would hold across regions within breeds. These relationships were utilized in developing adjustment factors for SNF in Guernseys, Holsteins, and Jerseys and for protein in Holsteins.

The ratio of the factors in table 1 to fat factors from the same component data produced the results in tables 2-5. Regional factors used in calculating sire summaries for protein and SNF were developed by multiplying these ratios by the regional fat factors (12) appropriate for each particular breed. Limited data forced us to use the factors for fat to standardize SNF records for age and month of calving in the Ayrshire and Brown Swiss breeds. We also used the fat factors to standardize protein records in all breeds except Holsteins.

Methods employed in deriving factors to standardize protein and SNF data for age and month of calving for sire evaluations were largely determined because of the small volume of data available for analysis. As the file of component data increases, factors for age and month of calving should be updated in all breeds.

ALENDAR MONTH	GUERNSEY	SNF HOLSTEIN	JERSEY	PROTEIN HOLSTEIN	AGE (MONTHS)	GUERNSEY	SNF HOLSTEIN	JERSEY	HOLSTE
JAN FEB	0.960 0.956	0.966 0.968	0.966 0.961	0.957 0.964	102 103	1.034 1.037	1.020	1.038 1.039	1.04
MAR	0.963	0.970 0.976 0.990	0.955	0.976		1.040	1-024	1-041	1-05
APR MAY	0.967 0.996	0.976 0.990	0.955 0.953 0.985	0.985 1.024	105 106	1.042 1.045	1.026 1.028	1.043	1.05 1.06
JUN	1.030	1.024 1.045	1.018 1.041 1.071 1.061 1.029	1.040	107	1.040 1.042 1.045 1.048 1.049 1.051 1.052	1.030	1.046	1.00
JUL AUG	1.058 1.067	1.045	1.041	1.039 1.044	108 109	1.049	1.032	1.047	1.06 1.06
SEP OCT	1.039 1.010	1.051 1.031 1.007	1.061	1.024 0.983	110 111	1.052	1.037	1.049	1.06
NOA	0.990	0.000	00001	0.990	112	1.055	1. 041	1.052	1.07
DEC	0.980	0.988	0.980	0.986	113 114	1.056 1.058	1.043 1.045	1.053 1.054	1.07
AGE					115	1.059	1.048	1.055	1.0
MONTHS) 18	1.193	1.414	1.701	1.531	116 117	1.061 1.062	1.050 1.052	1.056 1.057	1.03
19	1.211 1.229	1.380 1.346	1.578 1.470	1.494 1.459	118 119	1.064 1.065	1.054	1-059	1_08 1_08
20 21	1- 247	1.315	1. 377	1.426	120	1.067	1-059	1.061	1.08
22 23	1.266 1.169	1.285 1.260	1.295 1.307	1.394 1.363	121 122	1.068 1.070	1.061	1.062	1.08 1.08
24	1.203	1.246	1. 277	1.362	123	1.071	1.066	1.064	1.09
25 26	1.196 1.188	1.235 1.224	1-240 1-223	1.341 1.319	124 125	1.073 1.074	1.068 1.070	1-066 1-067	1.09
27	1. 180	1.214	4 222	1. 295	126	1.076	1.073	1.068	1.09
28 29	1. 169 1. 155	1.203 1.192	1. 223 1. 214 1. 199	1.274 1.256	127 128	1.077 1.079	1.075 1.077	1.069 1.070	1.09
30	1. 141	1.181	1. 191	1.244	129	1.080	1.080	1.071	1.10
31 32	1.127 1.113	1.169 1.159	1. 188 1. 174	1-237 1-224	130 131	1.082 1.083	1.082 1.085	1.073 1.074	1.1
33	1.099	1. 150	1.174 1.151 1.140 1.142 1.145	1.208	132	1.084	1.088	1.039 1.044 1.044 1.044 1.046 1.047 1.048 1.051 1.053 1.054 1.055 1.056 1.057 1.059 1.060 1.061 1.062 1.063 1.064 1.068 1.069 1.070 1.071 1.073 1.074 1.079 1.081 1.088 1.090 1.101 1.102 1.112 1.115 1.110 1.125 1.127 1.130 1.135 1.135 1.138 1.140 1.143 1.145 1.148 1.151	1.1
34 35	1.095 1.102	1-142 1-135	1.140	1.193 1.179	133 134	1.085 1.086	1.091	1.079	1.1 1.1
36 37	1.110	1.127 1.119	1. 145 1. 134	1. 166 1. 153	435	1.087	1.097	1-084	1.1
38	1. 107 1. 101	1.110	1. 121	1.141	137	1.087 1.088 1.089 1.090	1- 104	1.088	1.1
39 40	1.096 1.091	1.102 1.094	1. 109 1. 099	1.129 1.118	138 139	1.090 1.091	1. 107	1.091	1.1 1.1
41	1.086	1 088		1.112	140	1.093	1. 113	1.095	1. 1
42 43	1.082 1.077	1.082 1.077	1.087	1.105 1.098	141 142	1.094 1.095	1.116 1.120	1.098	1.1 1.1
44	1-072	1.071	1.093 1.087 1.082 1.076 1.071	1.092	143	1.096	1. 123	1.103	1.1
45 46	1.068 1.063	1.065 1.059	1_071 1_066	1.085 1.079	144 145	1.097 1.098	1.126 1.130	1.105 1.108	1.1
47	1.060	1.055	1.066	1.075	146	1. 098 1. 099	1. 133	1.110	1.1
48 49	1. 057 1. 054	1.051 1.046	1.058 1.054	1.071 1.066	147 148	1.100 1.101	1.136 1.140	1.112 1.115	1.1 1.1
50	1.051	1.042 1.038	1.050 1.047 1.043 1.040	1.062	149	1-107 1-103 1-104 1-105 1-106 1-107 1-108	1. 143	1.117	1.1
51 52	1-048 1-045	1.034	1.047	1.058 1.054	150 151	1. 103	1. 150	1.120	1.1 1.1
53 54	1.042 1.039	1.030	1.040 1.036	1.050 1.046	152 153	1.105	1. 153	1.125	1. 1 1. 1
55	1.039	1.022	1.033	1.042	154	1. 107	1. 160	1.130	1.1
56 57	1.034 1.032	1.019 1.018	1.031 1.031	1.040 1.038		1.108 1.109	1. 164	1.132	1.1 1.1
58	1.030	1.016	1.030	1.035	157	1. 110	1. 171	1.138	1.1
59 60	1.029 1.027	1.016 1.015 1.013	1.029	1.033	158 159	1.111	1. 175 1. 178	1.140	1.1 1.1
61	1 025	1.012	1.030 1.029 1.029 1.029 1.028	1.035 1.033 1.031 1.029 1.027 1.025	160	1.114	1. 182	1.145	1. 1
62 63	1.023 1.022	1.010	1.028 1.027	1.027 1.025	161 162	1.115 1.116	1. 186 1. 189	1.148 1.151	1.2 1.2
64	1.020	1.007	1.02/	1.023	163	1. 1 17	1. 193	1.153	7. 2
65 66	1.018 1.017	1.006 1.004	1.026 1.025	1.021 1.019	164 165	1.109 1.110 1.111 1.113 1.114 1.115 1.116 1.117 1.118	1. 197 1. 200	1.156 1.158	1.2 1.2
67	1.016	1-004	1.022	1.020	166	1.120	1-204	1.161	1.2
68 69	1.016 1.016	1.003 1.003	1.019 1.016	1.020 1.020	167 168	1.121 1.122	1.208 1.212	1.164 1.167	1.2
70	1.016	1.003	1.013	1.020	169	1.123	1-216	1.169	1.2
71 72	1.016 1.017	1.003 1.002	1.010 1.007	1.020 1.021	170 171	1. 124 1. 126	1. 220 1. 223	1.172 1.175	1.2 1.2
73 74	1.017 1.018	1.002 1.002	1.004	1.021 1.022	172 173	1.127	1.227 1.231	1.177	1.2 1.2
75	1.020	1.001	1.011	1.023	174	1. 128 1. 129	1.235	1.180 1.183	1.2
76 77	1.022 1.024	1.001	1.015 1.019	1.024 1.025	175 176	1.130 1.131	1.239 1.243	1.186 1.189	1.2 1.2
78	1.026	1.000	1.023	1.025	177	1.132	1.247	1.191	1.2
79 80	1.019 1.013	1.001	1.024 1.025	1.019 1.012	178 179	1.133	1.252 1.256	1. 194 1. 197	1.2 1.2
81	1.006	1.002	1.026	1.006	180	1.134 1.136	1.260	1-200	1.2
82 83	1.000 1.005	1.002 1.002	1.027 1.018	1.000 1.003	181 182	1.137 1.138	1.264 1.268	1.203	1.2 1.2
84	1.012	1.002	1.009	1.007	183	1.139	1.272	1-208	1.2
85 8 6	1.019 1.027	1.001 1.002	1.000 1.002	1.010 1.020	184 185	1.140 1.141	1.277 1.281	1.211 1.214	1.2 1.2
87	1-034	1.003	1.005	1.031	186	1.142	1.285	1.217	1.2
88 89	1.042 1.044	1.004 1.005	1.008 1.011	1.042 1.041	187 188	1.143 1.145	1.289 1.294	1.220 1.223	1.2 1.3
90	1.036	1-004	1.014	1.034	189	1.146	1.298	1.226	1.3
91 92	1.029 1.021	1.003	1.017 1.020	1.026 1.019	190 191	1.147 1.148	1.303 1.307	1.229 1.232	1.3 1.3
93	1.014	1.003	1.023	1.012	192	1.149	1.312	1.235	1.3
94 95	1.013 1.016	1.004	1.025 1.026	1.012 1.015	193 194	1.150 1.151	1.316 1.321	1.238 1.241	1.3 1.3
96 97	1.018	1.008	1.028	1.019	195	1.153	1.325	1.244	1.3
98	1.021 1.024	1.010 1.012	1.030 1.031	1.023 1.027	196 197	1.154 1.155	1.330 1.334	1.247 1.250	1.3. 1.3
99	1.026 1.029	1.014 1.016	1.031 1.033 1.035 1.036	1.031 1.035	198 199	1.155 1.156 1.157	1, 339	1.254 1.257 1.260	1.3
100									

				CTORS TO DE	RIVE ADJU	STMENT FAC	TORS FOR SNF	IN GUERN				
AGE (MONTHS)	JAB.	FEB.	MAR.	APR.	MAY	JUN-	JOL.	AUG.	SEP.	CCT.	NOV.	DEC.
18	0-9308	0-9289	0-9279	0-9270	0-9235	0-9274	0-9328	0.9407	0-9446	0.9393	0-9365	0.9337
19	0.9434	0.9414	0.9405	0-9395	0-9360	0.9399	0.9454	0.9534	0.9573	0.9520	0-9492	0-9463
20	0.9552	0-9532	0.9522	0.9513	0-9477	0.9516	0.9572	0-9653	0.9693	0-9638	0-9610	0.9581
21 22	0-9669 0-9794	0-9649 0-9773	0.9639 0.9763	0.9629 0.9753	0-9593 0-9716	0.9633 0.9757	0.9689 0.9814	0-9772 0-9897	0.9812 0.9938	0.9757 0.9882	0-9729	0.9699
23	0.9609	0.9589	0.9580	0.9570	0.9534	0.9757	0.9629	0.9897	0.9938	0.9697	0.9854 0.9668	0-9824 0-9639
24	0-9721	0.9700	0.9691	0.9681	0.9644	0-9684	0.9741	0.9824	0.9864	0.9809	0.9780	0.9751
24 25 26	0.9831	0.9811	0.9801	0.9791	0-9754	0.9795	0-9852	0.9936	0.9977	0-9920	0.9892	0-9862
26	0-9871	0.9851	0.9841	0.9831	0.9793	0.9834	0.9892	0.9976	1-0017	0.9961	0.9932	0-9902
27	0.9846	0.9825	0.9815	0-9805	0.9768	0.9809	0.9866	0.9950	0.9991	0.9935	0.9906	0.9876
28	0-9844	0-9824	0.9814	0.9804	0.9767	0-9808	0.9865	0.9949	0-9990	0.9934	0.9905	0.9875
29	0.9868	0-9848	0.9838	0-9828	0-9790	0.9831	0.9889	0.9973	1.0014	0.9958	0.9929	0.9899
30	0.9867	0.9846	0.9836	0-9826	0.9789	0-9830	0-9887	0.9971	1.0013	0.9956	0-9927	0.9897
31	0.9848	0-9828	0.9818	0.9808	0-9771	0.9812	0.9869	0-9953	0-9994	0-9938	0-9909	0-9879
32	0.9829	0.9809	0-9799	0-9789	0-9752	0-9793	0.9850	0-9933	0-9974	0.9918	0-9890	0-9860
33	0.9810	0-9789	0-9779	0-9769	0.9732	0.9773	0.9830	0.9914	0-9955	0-9899	0.9870	0-9840
34	0.9827	0.9806	0-9796	0.9786	0.9749	0.9790	0-9847	0.9931	0.9972	0.9916	0-9887	0.9857
35	0.9907 0.9997	0-9887 0-9976	0-9877 0-9966	0.9867 0.9956	0.9829 0.9918	0.9870 0.9960	0-9928 1-0018	1.0012 1.0103	1.0054	0.9997 1.0088	0.9968 1.0059	0-9938 1-0028
36 37	1.0015	0.9994	0-9984	0-9974	0-9937	0-9978	1.0036	1.0122	1.0163	1.0106	1.0077	1.0047
38	1-0006	0.9986	0.9976	0.9965	0-9928	0-9969	1-0027	1.0113	1-0154	1.0097	10068	1. 0038
39	1.0007	0.9986	0-9976	0.9966	0-9928	0.9969	1.0027	1-0113	1-0154	1.0097	1.0068	1.0038
40	1-0016	0.9995	0.9985	0.9975	0-9937	0.9979	1.0037	1.0122	1.0164	1-0107	1-0078	1.0047
41	1.0016	0.9995	0.9985	0.9975	0.9937	0.9979	1.0037	1.0122	1.0164	1-0107	1.0078	1-0047
42	1.0016	0.9995	0-9985	0.9975	0.9937	0.9979	1.0037	1.0122	1-0164	1.0107	1-0078	1.0047
43	1.0016	0.9995	0.9985	0.9975	0-9938	0.9979	1-0037	1.0123	1-0164	1-0107	1-0078	1.0048
44	1-0017	0-9996	0-9986	0-9976	0-9938	0.9979	1.0037	1.0123	1-0165	1.0107	1.0078	1.0048
45	1.0026	1.0005	0.9995	0-9985	0.9947	0-9989	1.0047	1.0133	1.0174	1.0117	1.0088	1.0057
46 47	1.0017 1.0017	0.9996	0.9986 0.9986	0.9976 0.9976	0.9938	0.9980	1.0038	1.0123	1.0165	1.0108	1.0078	1.0048
48	1.0017	1.0006	0.9986	0.9976	0.9938 0.9948	0-9980 0-9989	1.0038 1.0048	1.0123	1-0165 1-0175	1-0108 1-0118	1.0079 1.0088	1.0048 1.0058
49	1.0027	1.0006	0.9996	0.9986	0.9948	0-9989	1.0048	1.0133	1.0175	1-0118	1.0088	1.0058
40	1.002/		0.0000	0.000	000000	0=7703	1.0040	100177		1.0110		
50	1.0027	1.0006	0.9996	0.9986	0.9948	0-9990	1-0048	1.0133	1.0175	1.0118	1_0089	1_0058
51	1.0027	1.0006	0.9996	0.9986	0-9948	0-9990	1.0048	1.0133	1.0175	1-0118	1.0089	1.0058
52	1.0027	1.0006	0.9996	0.9986	0-9948	0.9990	1.0048	1.0134	1.0175	1.0118	1.0089	1-0058
53	1.0027	1-0006	0.9996	0.9986	0.9948	0-9990	1.0048	1-0134	1.0176	1.0118	1.0089	1.0058
54	1_0027	1.0006	0-9996	0.9986	0.9948	0-9990	1_0048	1.0134	1.0176	1.0118	1.0089	1.0059
55	1-0028	1.0007	0-9997	0.9987	0.9949	0-9990	1.0048	1.0134	1-0176	1.0119	1_0089	1.0059
55 56 57	1.0028	1-0007	0-9997	0.9987	0-9949	0.9990	1_0049	1.0134	1.0176	1.0119	1-0089	1.0059
57	1.0018	0-9997	0.9987	0.9977	0.9939	0.9981	1-0039	1-0124	1.0166	1.0109	1-0080	1.0049
58	1.0018	0.9997	0.9987	0.9977	0-9939	0.9981	1.0039	1.0124	1.0166	1.0109	1-0080	1-0049
59	1-0028	1_0007	0-9997	0-9987	0-9949	0.9991	1.0049	1.0134	1.0176	1.0119	1.0090	1_0059
60	1.0018	0.9997	0-9987	0.9977	0.9939	0.9981	1.0039	1.0124	1.0166	1.0109	1_0080	1. 0049
61	1.0018	0-9997	0-9987	0.9977	0.9939	0.9981	1-0039	1.0125	1-0166	1-0109	1~0080	1. 0049
62	1.0018	0.9997	0.9987	0.9977	0.9939	0-9981	1-0039	1.0125	1.0166	1.0109	1-0080	1-0050
62 63 64	1.0018	0.9997	0.9987	0.9977	0-9939	0.9981	1-0039	1.0125	1.0166	1.0109	1.0080	1.0050
64	1_0018	0.9998	0-9988	0.9977	0.9940	0.9981	1-0039	1.0125	1-0167	1.0109	1.0080	1-0050
65	1.0019	0.9998	0-9988	0.9978	0.9940	0.9981	1.0039	1.0125	1-0167	1.0110	1-0080	1-0050
66 67	1.0019	0.9998	0.9988	0-9978	0-9940	0.9981	1.0039	1-0125	1.0167	1.0110	1.0080	1.0050
67	1_0009	0-9988	0.9978	0.9968	0-9930	0-9972	1.0030	1.0115	1.0157	1_0100	1.0070	1_0040
68	0.9999	0-9978	0.9968	0.9958	0.9920	0-9962	1.0020	1.0105	1-0147	1.0090	1-0060	1.0030
69	0.9989	0.9968	0.9958	0-9948	0-9910	0.9952	1_0010	1.0095	1.0137	1.0080	1.0050	1.0020
7.0	0-9979	0.050	0.0040	0.0000	0.0001	0.0040	4 0000	4 0005	4 0407	4 0070	4 00//4	4 0040
70 71	0.9979	0.9958 0.9949	0.9948 0.9939	0.9938 0.9929	0.9901 0.9891	0-9942 0-9932	1.0000 0.9990	1-0085 1-0075	1.0127 1.0117	1-0070 1-0060	1.0041 1.0031	1.0010
72	0.9969	0-9949	0.9939	0.9929	0-9891	0-9932	0.9990	1.0075	1.0117	1_0060	1.0031	1.0000
72 73	0.9960	0-9939	0.9929	0.9919	0.9881	0-9923	0.9980	1-0065	1-0107	1.0050	1.0021	0.9991
74	0.9950	0.9929	0-9919	0.9909	0.9872	0-9913	0-9971	1-0055	1.0097	1-0040	1.0011	0.9981
75	0.9940	0.9919	0-9909	0.9900	0-9862	0.9903	0.9961	1-0046	1.0087	1_0030	1_0001	0-9971
76	0.9931	0.9910	0.9900	0.9890	0.9852	0-9894	0.9951	1.0036	1.0077	1.0021	0.9992	0-9961
77	0.9931	0.9910	0.9900	0.9890	0.9852	0.9894	0.9951	1_0036	1-0077	1-0021	0-9992	0-9962
78	0-9921	0.9900	0.9891	0.9881	0-9843	0.9884	0.9942	1.0026	1.0068	1_0011	0-9982	0.9952
79	0.9930	0.9910	0.9900	0.9890	0-9852	0-9894	0.9951	1-0036	1.0077	1-0021	0.9992	0.5961
0.0	0.0050	0.000	0.0040	0 0000	0.0074	0.0043	0.0070	4 0055	4 0007	4 0000	4 0044	0.0001
81	0.9950 0.9959	0-9929 0-9939	0.9919 0.9929	0.9909 0.9919	0.9871	0-9913	0.9970	1.0055	1.0097	1_0040	1.0011	0-9981 0-9990
82	0.9959	0-9939	0-9929	0-9919	0.9881 0.9901	0-9922 0-9942	0.9980 1.0000	1.0065 1.0085	1.0107 1.0127	1-0050 1-0070	1.0021 1.0041	1.0010
83	0.9979	0.9958	0.9948	0.9938	0.9901	0.9942	0.9990	1.0085	1.0127	1_0060	1.0041	1.0010
84	0.9960	0.9939	0.9929	0.9919	0.9881	0-9922	0.9980	1.0065	1-0107	1_0050	1.0021	0.9990
85	0.9960	0-9939	0.9929	0.9919	0.9881	0-9923	0.9980	1.0065	1.0107	1-0050	1.0021	0-9991
86	0.9950	0.9929	0.9919	0-9909	0-9872	0-9913	0.9971	1.0056	1.0097	1.0040	1-0011	0.9981
87	0.9941	0.9920	0.9910	0.9900	0.9862	0-9904	0.9961	1.0046	1.0088	1.0031	1.0002	0.9972
88	0.9932	0.9911	0.9901	0.9891	0.9853	0.9895	0.9952	1.0037	1.0078	1-0022	0.9993	0.9962
89	0-9922	0-9901	0-9892	0.9882	0.9844	0-9885	0.9943	1.0027	1.0069	1.0012	0-9983	0, 9953
0.0	0.0043	0.0000	0.000	0.0070	0.0000	0.035	0.0033	1 0047	1 0050	1 0000	0.0033	0.9943
90	0.9912 0.9912	0-9892	0.9882	0-9872	0.9834	0-9875	0.9933	1.0017	1.0059	1.0002	0.9973	0.9943
92	0.9912	0.9891 0.9881	0.9881 0.9871	0.9871 0.9861	0.9834	0-9875	0-9932 0-9922	1.0017 1.0007	1-0058 1-0048	1-0002 0-9992	0-9973 0-9963	0-9943
93	0.9901	0.9880	0.9870	0.9861	0.9823	0-9865 0-9864	0.9922	1.0006	1.0048	0.9992	0.9962	0-9932
94	0.9891	0.9871	0.9861	0.9851	0.9813	0. 9855	0.9912	0.9996	1-0038	0.9981	0.9952	0.9922
95	0.9901	0.9881	0.9871	0.9861	0.9823	0.9864	0.9922	1-0006	1.0048	0.9991	0.9962	0.9932
96	0.9892	0.9871	0.9861	0.9851	0.9814	0.9855	0.9912	0-9997	1.0038	0.9982	0-9953	0.9922
97	0.9892	0.9871	0.9861	0.9851	0.9814	0.9855	0.9913	0.9997	1-0038	0-9982	0-9953	0.9923
98	0.9902	0.9881	0-9871	0.9861	0.9824	0.9865	0.9922	1-0007	1.0048	0.9992	0-9963	0.9933
99	0.9892	0.9872	0-9862	0.9852	0.9814	0.9856	0.9913	0-9997	1.0039	0.9982	0.9953	0.9923
100	0-9893	0.9872	0-9862	0.9852	0.9815	0.9856	0.9913	0.9998	1-0039	0-9982	0.9954	0.9923
101	0.9902	0-9882	0.9872	0.9862	0.9824	0-9866	0.9923	1-0007	1-0049	0-9992	0.9963	0.9933
102	0.9893	0.9872	0.9863	0.9853	0.9815	0-9856	0.9914	0.9998	1.0039	0-9983	0.9954	0.9924
104	0-9893 0-9903	0-9873 0-9882	0.9863	0.9853	0-9815	0.9857	0.9914	0-9998	1.0040 1.0049	0.9983 0.9993	0.9954 0.9964	0.9924
105	0.9894	0.9873	0.9872 0.9863	0.9862 0.9853	0.9825 0.9816	0.9866 0.9857	0-9924 0-9914	1.0008 0.9999	1.0049	0.9993	0.9955	0.9934
106	0.9894	0.9873	0.9863	0.9853	0.9816	0.9857	0.9915	0.9999	1.0040	0.9984	0-9955	0.9925
107	0.9894	0-9874	0.9864	0-9854	0.9816	0.9857	0.9915	0. 9999	1-0040	0. 9984	0.9955	0.9925
108	0.9885	0.9864	0.9854	0-9844	0.9807	0-9848	0.9906	0.9990	1.0031	0.9975	0-9946	0.9916
109	0.9885	0.9864	0.9855	0.9845	0.9807	0-9848	0-9906	0.9990	1.0031	0.9975	0.9946	0-9916

TABLI	B 2CON						 					
AGE (MONTHS)	JAN.	FEB.	MAR.	APR-	MAY	JUN.	JUL.	AUG.	SEP.	CCT.	NOV.	DEC.
440	0.007.6	0.0055	0-9845	0.9835	0-9798	0.9839	0-9897	0.9981	1 0022	0, 9966	0 0027	0.0007
111	0.9876 0.9867	0.9855 0.9846	0.9836	0.9826	0.9789	0.9830	0.9887	0.9971	1.0022 1.0013	0.9956	0.9937 0.9927	0.9907 0.9897
112	0.9867	0.9846	0.9836	0.9827	0.9789	0.9830	0. 9888	0.9972	1.0013	0, 9957	0.9928	0.9898
113	0.9849	0-9828	0.9818	0.9808	0.9771	0.9812	0.9869	0.9953	0.9994	0.9938	0.9909	0.9879
114	0.9849	0.9828	0.9818	0.9809	0.9771	0-9812	0.9869	0.9953	0.9994	0-9938	0.9909	0.9879
115	0.9840	0.9819	0.9809 0.9810	0.9800 0.9800	0.9762 0.9763	0.9803 0.9803	0.9860 0.9861	0.9944	0.9985 0.9986	0.9929 0.9929	0.9900	0.9870
116 117 118	0.9840 0.9822	0.9820 0.9801	0.9810	0.9800	0.9745	0.9785	0.9842	0.9944	0.9967	0.9911	0.9882	0-9871 0-9852
118	0.9822	0.9802	0.9792	0.9782	0.9745	0.9786	0.9843	0.9926	0.9967	0.9911	0.9883	0.9853
119	0.9813	0.9793	0.9783	0.9773	0.9736	0-9777	0.9834	0.9917	0.9958	0.9902	0.9874	0-9844
120	0.9814	0.9793	0.9783	0.9773 0.9756	0.9736 0.9719	0.9777 0.9759	0.9834 0.9816	0.9918 0.9900	0.9959	0.9903 0.9885	0.9874 0.9856	0.9844 0.9826
121	0.9796 0.9796	0.9775 0.9776	0.9765 0.9766	0.9756	0.9719	0.9760	0.9817	0.9900	0.9941	0.9885	0-9856	0.9827
123	0.9787	0.9767	0.9757	0.9747	0.9710	0.9751	0.9808	0.9891	0.9932	0.9876	0.9847	0.9818
124	0.9788	0.9767	0.9757	0.9748	0.9711	0.9751	0.9808	0.9891	0.9932	0.9876	0.9848	0.9818
125	0.9770	0.9750	0.9740	0.9730	0.9693	0.9734	0-9790	0.9874	0.9914	0.9859	0.9830	0.9800
126	0.9770	0.9750	0.9740	0.9730	0.9693	0.9734 0.9725	0-9791	0.9874	0.9915	0.9859	0.9830	0.9801
127	0-9762 0-9753	0.9741 0.9733	0.9731 0.9723	0.9722 0.9713	0.9685 0.9676	0.9717	0-9782 0-9774	0.9865 0.9857	0 -99 06 0 -9897	0.9850 0.9842	0.9822 0.9813	0-9792 0-9784
129	0.9745	0.9724	0.9714	0.9705	0.9668	0.9708	0.9765	0.9848	0.9889	0.9833	0.9805	0.9775
130	0.9745	0.9725	0.9715	0.9705	0.9668	0-9709	0-9765	0. 9848	0.9889	0.9833	0-9805	0-9775
131	0.9736 0.9745	0.9716 0.9725	0.9706 0.9715	0.9697 0.9706	0.9660 0.9669	0.9700 0.9709	0.9757 0.9766	0.9840 0.9849	0.9880 0.9890	0.9825 0.9834	0.9796 0.9805	0.976 7 0.97 7 6
132	0.9745	0.9725	0.9713	0.9714	0.9678	0.9718	0.9775	0.9858	0.9899	0.9843	0.9814	0.9785
134	0.9755	0.9734	0.9724	0.9715	0.9678	0.9718	0.9775	0.9858	0.9899	0.9843	0.9815	0.9785
135	0-9764	0.9743	0.9733	0.9724	0.9687	0.9727	0.9784	0.9867	0.9908	0.9852	0.9824	0. 9794
136	0-9764	0.9743	0.9734	0-9724	0.9687	0.9728	0.9784	0.9867	0.9908	0.9852	0.9824	0-9794
137	0.9 7 73 0.9782	0.9752 0.9761	0.9743 0.9752	0.9733 0.9742	0.9696 0.9705	0.9736 0.9745	0.9793 0.9802	0.9876 0.9886	0.9917 0.9926	0.9862 0.9871	0.9833 0.9842	0.9803 0.9812
138 139	0.9782	0.9761	0.9752	0.9742	0.9705	0.9746	0.9802	0.9886	0.9927	0.9871	0.9842	0.9812
1.4.5	042702	002701		537142				11.000		343071	00,5072	55 50 12
140	0.9800	0-9779	0.9770	0.9760	0.9723	0.9763	0.9820	0.9904	0.9945	0.9889	0.9860	0.9830
141	0.9809	0.9788	0.9779	0-9769	0.9732	0.9772	0.9829	0.9913	0.9954	0.9898	0.9869	0.9839
142	0.9809 0.9818	0 .97 88 0 . 9797	0.9779 0.9788	0.9769 0.9778	0.9732 0.9741	0.9773 0.9781	0.9829 0.9838	0.9913 0.9922	0.9954 0.9963	0.9898 0.9907	0.9869 0.9878	0.9839 0.9848
144	0.9827	0.9806	0.9797	0.97787	0.9750	0.9790	0.9847	0.9931	0.9972	0.9916	0.9887	0.9857
145	0.9827	0.9807	0.9797	0.9787	0.9750	0.9790	0.9848	0.9931	0.9972	0.9916	0.9887	0.9858
146	0.9836	0.9815	0.9806	0.9796	0.9759	0.9799	0.9857	0.9940	0.9981	0.9925	0.9896	0.9867
147	0.9845	0.9824	0.9815	0.9805	0.9767	0.9808	0.9865	0.9949	0-9990	0.9934	0_9905	0.5876
148 149	0.9845 0.9854	0.9824 0.9833	0.9815 0.9824	0.9805 0.9814	0.9768 0.9776	0.9808 0.9817	0.9866 0.9875	0.9950 0.9959	0.9991 1.0000	0.9934 0.9943	0.9906 0.9915	0.9876 0.9885
149	0. 3034	0.3033	0.3024	0. 3014	0.3770	0. 30 17	0.3073	0.3333	120000	0.3343	0.5515	0.3000
150	0.9854	0.9834	0.9824	0.9814	0.9777	0.9817	0.9875	0.9959	1.0000	0.9944	0.9915	0.9885
151	0.9863	0.9842	0.9833	0.9823	0.9785	0.9826	0.9884	0.9968	1.0009	0.9953	0.9924	0.9894
152	0.9872	0.9851	0.9841	0.9832	0.9794	0.9835	0.9893	0.9977	1.0018	0-9962	0.9933	0-9903
153 154	0.9872 0.9881	0.9851 0.9860	0.9842 0.9850	0.9832 0.9841	0.9794 0.9803	0.9835 0.9844	0.9893 0.9902	0.9977 0.9986	1.0018 1.0027	0.9962 0.9971	0.9933 0.9942	0-9903 0-9 91 2
155	0.9890	0.9869	0.9859	0.9849	0.9812	0.9853	0.9911	0.9995	1.0036	0.9980	0.9951	0.9921
156	0.9890	0.9869	0.9859	0.9850	0.9812	0.9853	0-9911	0.9995	1.0036	0.9980	0.9951	0-9921
157	0.9899	0.9878	0.9868	0.9858	0.9821	0.9862	0.9920	1-0004	1.0045	0.9989	0.9960	0.9930
158	0.9908	0.9887	0.9877	0.9867	0.9830	0.9871	0-9929	1.0013	1.0054	0.9998	0.9969	0.9939
159	0.9917	0-9896	0.9886	0.9876	0.9839	0.9880	0.9937	1.0022	1.0063	1. 0007	0.9978	0.9948
160	0.9926	0.9905	0.9895	0.9885	0.9848	0.9889	0.9946	1.0031	1.0072	1.0016	0.9987	0.9957
161	0.9926	0.9905	0.9895	0.9885	0.9848	0.9889	0-9946	1.0031	1.0073	1.0016	0.9987	0.9957
162	0.9935	0.9914	0.9904	0.9894	0.9856	0.9898	0.9955	1-0040	1.0082	1.0025	0.9996	0.9966
163 164	0.9944	0.9923 0.9923	0.9913 0.9913	0.9903 0.9903	0-9865 0-9865	0.9907 0.9907	0.9964 0.9964	1.0049 1.0049	1.0091 1.0091	1-0034 1-0034	1-0005 1-0005	0.9974 0.9975
165	0.9953	0.9932	0.9922	0.9912	0.9874	0.9916	0.9973	1.0058	1.0100	1.0043	1.0014	0-9983
166	0.9961	0-9941	0.9931	0.9921	0.9883	0.9924	0.9982	1.0067	1.0109	1.0052	1-0023	0.9992
167	0.9961	0.9941	0.9931	0-9921	0.9883	0.9924	0.9982	1.0067	1.0109	1.0052	1-0023	0-9992
168	0.9970	0.9949 0.9958	0.9939	0.9929	0.9892 0.9901	0.9933 0.9942	0-9991	1.0076	1.0118	1.0061	1.0032	1.0001
103	0.9979	0.9958	0.9948	0.9938	0.9901	0.9942	1,0000	1.0085	1.0127	1.0070	1.0041	1.0010
170	0.9979	0.9958	0.9948	0.9938	0.9901	0-9942	1.0000	1.0085	1.0127	1.0070	1.0041	1.0010
17 1	0.9997	0.9976	0.9966	0.9956	0.9918	0.9960	1.0018	1.0103	1.0145	1.0088	1.0058	1.0028
172	0.9997	0.9976	0-9966	0.9956	0.9918	0.9960	1.0018	1.0103	1.0145	1.0088	1.0058	1. 0028
173 174 	1.0006 1.0015	0.9985 0.9994	0.9975 0.9984	0.9965 0.9974	0.9927 0.9936	0.9969 0.9977	1.0027 1.0036	1.0112 1.0121	1.0154 1.0163	1.0097 1.0106	1.0067 1.0076	1.0037 1.0046
175	1.0015	0.9994	0.9984	0.9974	0-9936	0.9977	1.0036	1.0121	1.0163	1.0106	1.0076	1. 0046
176	1.0024	1.0003	0.9993	0.9982	0-9945	0.9986	1.0044	1.0130	1.0172	1.0114	1. 0085	1-0055
177	1.0032	1.0011	1.0001	0.9991	0.9953	0.9995	1.0053	1.0139	1.0181	1.0123	1.0094	1.0064
178 179	1.0032	1.0011	1.0001	0.9991	0.9953	0.9995	1.0053	1.0139	1.0181	1.0123	1.0094	1.0063
1/3	1.0041	1.0020	1.0010	1.0000	0.9962	1-0004	1.0062	1.0148	1.0190	1.0132	1.0103	1.0072
180		1.0038	1.0028	1.0018	0.9980	1-0021	1.0080	1.0166	1.0208	1.0150	1.0121	1.0090
181	1-0059	1.0038	1.0028	1.0018	0-9980	1.0021	1.0080	1.0166	1.0208	1.0150	1.0121	1.0090
182	1.0068	1.0047	1.0037	1.0026	0.9988	1.0030	1.0089	1.0174	1.0216	1.0159	1.0130	1.0099
183	1.0068 1.0076	1.0047 1.0055	1.0036 1.0045	1.0026 1.0035	0.9988 0.9997	1.0030 1.0039	1.0089 1.0097	1.0174 1.0183	1.0216 1.0225	1.0159 1.0168	1.0129 1.0138	1.0099 1.0108
185	1.0076	1.0055	1.0045	1.0044	1.0006	1.0039	1.0106	1.0192	1.0223	1.0177	1. 0 147	1-0117
186	1.0085	1.0064	1.0054	1.0044	1.0006	1.0048	1.0106	1.0192	1.0234	1.0177	1.0147	1.0117
187	1.0094	1.0073	1.0063	1.0053	1.0014	1.0056	1.0115	1.0201	1-0243	1.0186	1-0156	1.0125
188 189	1.0112 1.0112	1.0091 1.0090	1.0080 1.0080	1.0070 1.0070	1.0032 1.0032	1.0074 1.0074	1.0133 1.0133	1.0219 1.0219	1.0261 1.0261	1. 0203 1. 0203	1.0174 1.0174	1.0143 1.0143
.03	100112	1.0030	1.0000	1.0070	1. 0032	1.00/4	1.0133	10 02 17	100201	1.0203	1001/4	16 U 14J
190	1-0120	1.0099	1.0089	1.0079	1.0041	1.0083	1-0141	1.0228	1-0270	1.0212	1.0183	1.0152
191	1.0120	1.0099	1.0089	1.0079	1.0041	1.0083	1.0141	1.0228	1.0270	1.0212	1.0182	1.0152
192 193	1.0129 1.0138	1.0108 1.0117	1.0098 1.0107	1.0088 1.0096	1.0049 1.0058	1.0091 1.0100	1.0150 1.0159	1-0237 1-0245	1.0279 1.0288	1.0221 1.0230	1.0191 1.0200	1.0161 1.0169
194	1.0138	1.0117	1.0107	1.0096	1.0058	1.0100	1.0159	1.0245	1.0288	1. 0230	1-0200	1.0169
195	1.0155	1.0134	1.0124	1.0114	1.0075	1.0118	1.0177	1.0263	1.0305	1.0248	1. 0218	1.0187
196	1.0164	1.0143	1-0133	1.0123	1.0084	1.0126	1.0185	1.0272	1.0314	1.0256	1.0227	1. 0196
197	1.0164	1.0143	1.0133	1.0122	1.0084	1.0126	1.0185	1.0272	1.0314	1.0256	1.0226	1.0196
	1.0173 1.0182	1.0152 1.0160	1.0141 1.0150	1.0131 1.0140	1.0093 1.0101	1.0135 1.0144	1.0194 1.0203	1.0281 1.0290	1 0323 1. 0332	1.0265 1.0274	1.0235 1.0244	1.0204 1.0213
200			1.0150	1.0140	1.0101	1.0144	 1.0203	1.0289	1.0332	1.0274	1.0244	1.0213

				CTORS TO DEF	RIVE ADJU	STMENT FACT	ORS FOR SNI	F IN HOLST				
AGE (MONTHS)	JAN.	FEB.	MAR.	APR.	MAY	JUN.	JUL.	AUG.	SEP.	CCT.	NOA"	DEC.
		0.0047	0.007	0.03.03	0.0000	0.050	0.0077	0.0045				
18	0.9837 0.9841	0.9817 0.9821	0.9807 0.9811	0.9787 0.9791	0.9828 0.9832	0.9858 0.9862	0-9877 0-9881	0.9915 0.9918	0.9935	0.9946 0.9950	0.9917	0-9887
19 20	0.9837	0.9817	0.9807	0.9788	0.9828	0.9858	0.9877	0-9915	0.9939 0.9935	0.9950	0.9921 0.9918	0.9891 0.9888
21	0.9842	0.9822	0.9812	0.9792	0-9833	0.9863	0.9882	0.9920	0.9940	0.9951	0.9922	0-9892
22	0.9846	0.9826	0.9816	0.9797	0.9837	0.9867	0-9886	0-9924	0.9945	0.9956	0.9927	0.9897
23	0.9821	0.9801	0.9791	0.9771	0.9812	0.9842	0.9861	0.9899	0.9919	0.9930	0.9901	0.9871
24	0.9827	0.9807	0.9797	0.9777	0.9818	0.9848	0.9867	0-9905	0.9925	0.9937	0.9907	9.9878
25	0.9842	0.9821	0.9811	0.9792	0.9832	0.9862	0.9882	0.9919	0-9940	0.9951	0.9922	0.9892
26	0-9856	0.9836	0.9826	0.9807	0.9847	0.9877	0.9896	0.9934	0.9955	0.9966	0.9937	0-9907
27	0.9880	0.9859	0.9849	0.9830	0.9870	0.9901	0.9920	0.9958	0.9978	0.9990	0-9960	0.9930
28	0.9895	0.9875	0.9865	0.9845	0-9886	0.9916	0.9935	0.9973	0-9994	1-0005	0.9976	0.9946
29	0.9903	0.9882	0.9872	0.9853	0.9893	0-9924	0.9943	0.9981	1-0001	1.0013	0.9984	0.9953
30	0.9910	0.9890	0.9880	0.9860	0.9901	0.9931	0.9951	0.9989	1.0009	1.0021	0.9991	0.9961
31	0.9910	0.9889	0.9879	0.9860	0.9900	0.9931	0.9950	0.9988	1.0008	1.0020	0.9991	0.9961
32	0.9918	0.9897	0.9887	0.9868	0.9908	0.9939	0.9958	0.9996	1.0016	1.0028	0.9999	0.9969
33	0.9917	0.9897	0.9887	0.9867	0.9908	0.9938	0.9958	0-9996	1.0016	1.0028	0-9998	0.9968
34	0.9917	0.9897	0-9887	0-9867	0.9908	0.9938	0.9957	0.9995	1.0016	1.0027	0.9998	0.9968
35	0.9908	0.9888	0.9878	0.9858	0.9899	0.9929	0.9948	0.9986	1.0007	1.0018	0-9989	0.9959
36 37	0.9899 0.9898	0.9878 0.9878	0.9868 0.9868	0.9849 0. 9848	0.9890 0.9889	0.9920 0.9919	0.9939	0.9977 0.9976	0.9997 0.9997	1.0009	0.9980	0.9950
38	0.9889	0.9869	0.9859	0-9839	0.9880	0.9910	0.9929	0-9967	0.9987	1-0009 0-9999	0.9979 0.9970	0.9949 0.9940
39	0.9897	0.9877	0.9867	0.9847	0.9888	0.9918	0.9937	0.9975	0.9996	1.0007	0.9978	0.9948
33	0.3037	0000,,	003007							100007	003370	0.000
40	0.9897	0.9876	0.9866	0.9847	0.9887	0.9918	0.9937	0.9975	0.9995	1-0007	0.9978	0.9948
41	0.9896	0.9876	0.9866	0.9846	0.9887	0.9917	0.9937	0-9974	0.9995	1.0006	0.9977	0.9947
42	0.9905	0.9885	0.9875	0.9855	0-9896	0-9926	0.9945	0.9983	1-0004	1.0015	0-9986	0.9956
43	0.9914	0.9893	0.9883	0.9864 0.9873	0.9905	0.9935	0.9954	0.9992	1.0013	1-0024 1-0033	0.9995 1.0004	0.9965
44	0.9923 0.9922	0.9902 0.9902	0.9892 0.9892	0.9873	0.9913	0.9944 0.9944	0.9963 0.9963	1.0001	1.0022 1.0021	1.0033 1.0033	1-0004	0.9974 0.9973
46	0.9922	0.9902	0.9892	0.9872	0.9913	0.9944	0.9972	1-0001	1.0021	1.0033	1.0004	0.99/3
47	0.9931	0.9911	0.9901	0.9881	0.9922	0.9953	0.9972	1.0010	1.0030	1.0042	1.0013	0-9982
48	0.9941	0.9920	0.9910	0.9890	0.9931	0.9962	0.9981	1.0019	1.0040	1.0051	1.0022	0.9992
49	0.9941	0.9920	0.9910	0.9890	0.9931	0.9962	0.9981	1.0019	1.0040	1. 0051	1.0022	0.9992
5.0	0.00#.0	0.0000	0.0040	0.0000	0.0034	0.0062	0.000=	1 0040	1 0030	4 005	1 0000	0.0000
51	0.9940 0.9950	0.9920 0.9929	0.9910 0.9919	0.9890 0.9900	0.9931 0.9941	0.9962 0.9971	0-9981 0-9990	1.0019 1.0028	1.0039 1.0049	1.0051 1.0061	1.0022 1.0031	0.9992 1.0001
52	0.9950	0.9929	0.9919	0.9900	0.9941	0.9971	0.9990	1.0028	1.0049	1.0061	1.0031	1.0001
53	0.9959	0.9939	0.9929	0.9909	0.9950	0.9981	1.0000	1.0038	1.0059	1.0070	1., 0041	1.0011
54	0.9959	0.9939	0.9929	0.9909	0.9950	0.9981	1.0000	1.0038	1.0059	1.0070	1.0041	1-0011
55	0.9969	0.9949	0.9939	0.9919	0.9960	0.9990	1.0010	1.0048	1.0068	1.0080	1.0051	1.0020
56	0.9959	0.9939	0.9929	0.9909	0.9950	0.9980	1.0000	1.0038	1.0058	1.0070	1.0041	1 0010
57	0.9969	0.9949	0.9939	0-9919	0.9960	0.9990	1.0010	1.0048	1-0068	1.0080	1.0051	1-0020
58	0.9959	0.9939	0.9929	0.9909	0.9950	0.9980	1.0000	1.0038	1.0058	1.0070	1.0041	1.0010
59	0.9969	0.9949	0.9939	0.9919	0.9960	0.9990	1.0010	1.0048	1.0068	1.0080	1-0051	1.0020
60	0.9959	0.9939	0.9929	0.9909	0.9950	0.9980	1.0000	1.0038	1.0058	1.0070	1.0041	1.0010
61	0.9969	0.9949	0.9939	0.9919	0.9960	0.9990	1.0010	1.0048	1.0068	1.0080	1.0051	1.0020
62	0.9959	0.9939	0.9929	0.9909	0.9950	0.9980	1.0000	1.0038	1.0058	1.0070	1.0041	1.0010
63	0.9969	0.9949	0.9939	0.9919	0.9960	0-9990	1.0010	1_0048	1.0068	1.0080	1.0051	1_0020
64	0.9959	0.9939	0.9929	0.9909	0.9950	0.9980	1.0000	1.0038	1.0058	1.0070	1.0041	1.0010
65	0-9969	0.9949	0.9939	0.9919	0.9960	0.9990	1.0010	1.0048	1.0068	1.0080	1.0051	1.0020
66	0.9959 0.9969	0.9939 0.9949	0.9929 0.9939	0.9909 0.9919	0.9950 0.9960	0.9980 0.9990	1.0000	1.0038 1.0048	1.0058 1.0068	1.0070 1.0080	1.0041	1.0010 1.0020
68	0.9959	0.9939	0.9929	0.9909	0.9950	0.9980	1.0000	1.0038	1.0058	1.0070	1.0031	1.0010
69	0.9969	0.9949	0.9939	0.9919	0.9960	0.9990	1.0010	1.0048	1.0068	1.0080	1.0051	1.0020
7.0								4 0000	4 0000			
70 71	0.9969 0.9979	0.9949 0.9959	0.9939 0.9948	0.9919	0.9960	0.9990	1-0010	1.0048	1.0068	1.0080 1.0090	1.0051	1.0020 1.0030
72	0.9969	0.9949	0.9939	0.9929 0.9919	0.9970 0.9960	1.0000 0.9990	1.0020 1.0010	1.0058 1.0048	1.0078 1.0068	1.0090	1.0061 1.0051	1.0030
73	0.9979	0-9959	0.9948	0.9929	0.9970	1.0000	1.0020	1.0058	1.0078	1.0090	1.0061	1.0030
74	0.9979	0.9959	0.9948	0.9929	0.9970	1.0000	1.0020	1.0058	1.0078	1.0090	1.0061	1.0030
75	0.9969	0-9949	0.9939	0.9919	0.9960	0.9990	1.0010	1-0048	1.0068	1.0080	1.0051	1.0020
76	0.9969	0.9949	0.9939	0.9919	0.9960	0.9990	1.0010	1_0048	1.0068	1.0080	1.0051	1.0020
77	0.9969	0.9949	0.9939	0.9919	0.9960	0.9990	1.0010	1-0048	1.0068	1.0080	1.0051	1.0020
78	0.9969	0-9949	0.9939	0.9919	0.9960	0.9990	1.0010	1-0048	1.0068	1.0080	1.0051	1.0020
79	0.9979	0.9959	0.9948	0.9929	0.9970	1.0000	1.0020	1-0058	1.0078	1.0090	1.0061	1.0030
80	0.9969	0.9949	0.9939	0.9919	0-9960	0.9990	1-0010	1.0048	1.0068	1.0080	1.0051	1.0020
81	0.9979	0.9959	0.9948	0.9929	0.9970	1.0000	1.0020	1.0058	1.0078	1.0090	1.0061	1.0030
82	0.9969	0.9949	0.9939	0.9919	0.9960	0.9990	1.0010	1.0048	1.0068	1.0080	1.0051	1.0020
83	0.9979	0.9959	0-9948	0.9929	0.9970	1-0000	1.0020	1.0058	1.0078	1.0090	1.0061	1.0030
84	0.9989	0.9969	0.9958	0.9939	0.9980	1.0010	1.0030	1.0068	1.0088	1.0100	1.0071	1_0040
86	0.9979 0.9979	0-9959 0-9959	0.9948 0.9948	0.9929 0.9929	0.9970 0.9970	1.0000	1.0020 1.0020	1.0058 1.0058	1.0078 1.0078	1.0090 1.0090	1.0061	1.0030 1.0030
87	0.9979	0.9959	0.9948	0.9929	0.9970	1.0000 1.0000	1.0020	1.0058	1.0078	1.0090	1.0061	1.0030
88	0.9979	0.9959	0.9948	0.9929	0.9970	1.0000	1.0020	1.0058	1.0078	1.0090	1.0061	1.0030
89	0.9989	0.9968	0.9958	0.9938	0-9980	1.0010	1.0030	1.0068	1.0088	1.0100	1.0071	1.0040
90	0 0070	0.0050	0.0040	0.0000	0.0070	1 0000	1 0000	1 0050	1 0070	1 0000	1 0064	1 0030
91	0.9979 0.9989	0.9959 0.9968	0.9948 0.9958	0.9929 0.9938	0-9970 0-9980	1.0000 1.0010	1.0020 1.0030	1.0058 1.0068	1.0078 1.0088	1-0090 1-0100	1.0061 1.0071	1.0030 1.0040
92	0.9979	0.9959	0.9948	0.9929	0.9970	1.0000	1.0020	1.0058	1-0078	1.0090	1.0061	1.0030
93	0.9979	0.9959	0.9948	0.9929	0.9970	1.0000	1.0020	1.0058	1.0078	1.0090	1.0061	1.0030
94	0.9979	0.9959	0.9948	0.9929	0.9970	1.0000	1.0020	1.0058	1.0078	1.0090	1.0061	1.0030
95	0.9979	0.9959	0.9948	0.9929	0-9970	1.0000	1.0020	1.0058	1.0078	1.0090	1.0061	1.0030
96	0.9979	0.9958	0-9948	0.9929	0.9970	1.0000	1.0020	1.0058	1.0078	1.0090	1.0061	1-0030
97	0.9979	0.9958	0.9948	0.9929	0.9970	1.0000	1.0019	1-0058	1.0078	1.0090	1.0061	1.0030
98	0.9979 0.9979	0.9958 0.9958	0.9948 0.9948	0.9929 0.9928	0.9970 0.9970	1.0000 1.0000	1.0019 1.0019	1.0058 1.0058	1.0078 1.0078	1.0090 1.0090	1.0061 1.0061	1.0030 1.0030
	0.0013	0.0000	0.00	0.3320	0. 33/0	1.0000	1.0019	10000	1.00/0	1.0030	100001	
100	0.9979	0.9958	0.9948	0.9928	0.9970	1-0000	1.0019	1.0058	1.0078	1.0090	1.0061	1.0030
10 1	0.9989	0.9968	0-9958	0.9938	0-9979	1.0010	1.0029	1.0068	1.0088	1.0100	1.0070	1.0040
102	0.9989 0.9989	0.9968	0.9958	0.9938	0.9979	1.0010	1.0029	1.0068	1.0088	1.0100	1.0070	1.0040 1.0040
104	0.9989	0.9968 0.9968	0.9958 0.9958	0.9938 0.9938	0.9979 0.9979	1.0010 1.0010	1.0029 1.0029	1.0068 1.0067	1.0088 1.0088	1-0100 1-0100	1.0070 1.0070	1. 0040
105	0.9989	0.9968	0.9958	0.9938	0.9979	1.0010	1.0029	1.0067	1.0088	1.0100	1.0070	1. 0040
106	0.9988	0.9968	0.9958	0.9938	0.9979	1.0010	1-0029	1.0067	1.0088	1.0100	1.0070	1.0040
107	0.9988	0.9968	0.9958	0.9938	0.9979	1.0010	1.0029	1.0067	1.0088	1.0100	1.0070	1.0040
108	0.9988	0.9968	0.9958	0.9938	0.9979	1.0010	1.0029	1_0067	1.0088	1.0100	1.0070	1.0040
109	0.9998	0.9978	0.9967	0.9948	0.9989	1-0019	1.0039	1.0077	1.0098	1.0109	1.0080	1.0049

TABL	E 3CON	TIMUED										
AGE (MONTHS)	JAN.	PEB.	MAR.	APR.	MAY	JUN.	Jī	IL. AUG.	SEP.	OCT.	NOV.	DEC.
110 111 112 113 115 116 117 118	0.9998 0.9998 0.9988 0.9988 0.9988 0.9998 0.9998 0.9998 0.9997	0-9977 0-9977 0-9968 0-9968 0-9977 0-9977 0-9977 0-9977	0.9967 0.9958 0.9958 0.9958 0.9958 0.9967 0.9967 0.9967 0.9967	0.9947 0.9938 0.9938 0.9938 0.9947 0.9947 0.9947 0.9947	0-9989 0-9989 0-9979 0-9979 0-9988 0-9988 0-9988 0-9988	1.0019 1.0019 1.0009 1.0009 1.0009 1.0019 1.0019 1.0019 1.0019	1.00 1.00 1.00 1.00 1.00 1.00 1.00	1.0077 129 1.0067 129 1.0067 129 1.0067 138 1.0077 138 1.0077 138 1.0077	1-0098 1-0088 1-0088 1-0088 1-0097 1-0097 1-0097	1.0109 1.0099 1.0099 1.0099 1.0099 1.0109 1.0109 1.0109 1.0109	1-0080 1-0080 1-0070 1-0070 1-0070 1-0079 1-0079 1-0079 1-0079	1.0049 1.0040 1.0040 1.0040 1.0049 1.0049 1.0049 1.0049 1.0049
120 121 122 124 126 127 128	1.0007 1.0007 1.0007 1.0007 1.0007 1.0006 1.0016 1.0016 1.0016	0.9986 0.9986 0.9986 0.9986 0.9986 0.9986 0.9995 0.9995 0.9995	0.9976 0.9976 0.9976 0.9976 0.9976 0.9976 0.9985 0.9985 0.9985	0.9956 0.9956 0.9956 0.9956 0.9956 0.9965 0.9965 0.9965	0.9998 0.9997 0.9997 0.9997 0.9997 1.0006 1.0006 1.0006	1.0028 1.0028 1.0028 1.0028 1.0028 1.0028 1.0037 1.0037 1.0037	1-00 1-00 1-00 1-00 1-00 1-00 1-00	1.086 147 1.086 147 1.086 147 1.086 147 1.088 156 1.095 156 1.095	1.0106 1.0106 1.0106 1.0106 1.0106 1.0115 1.0115	1.0118 1.0118 1.0118 1.0118 1.0118 1.0118 1.0127 1.0127	1.0089 1.0089 1.0089 1.0088 1.0088 1.0098 1.0098 1.0098	1.0058 1.0058 1.0058 1.0058 1.0058 1.0058 1.0067 1.0067 1.0067
130 131 132 134 135 137 138 139	1-0015 1-0024 1-0024 1-0024 1-0024 1-0024 1-0024 1-0033 1-0042	0.9995 1.0004 1.0004 1.0003 1.0003 1.0003 1.0012 1.0021	0.9985 0.9994 0.9994 0.9993 0.9993 0.9993 1.0002 1.0011	0.9965 0.9974 0.9974 0.9973 0.9973 0.9973 0.9982 0.9991	1.0006 1.0015 1.0015 1.0015 1.0015 1.0015 1.0014 1.0023 1.0032	1.0037 1.0046 1.0046 1.0045 1.0045 1.0045 1.0045 1.0054 1.0063	1 - 00 1 - 00 1 - 00 1 - 00 1 - 00 1 - 00 1 - 00	065 1.0104 065 1.0104 065 1.0103 065 1.0103 065 1.0103 064 1.0103 073 1.0112	1.0124 1.0124 1.0124 1.0124 1.0124 1.0124 1.0124 1.0133 1.0142	1.0136 1.0136 1.0136 1.0136 1.0136 1.0135	1-0097 1-0106 1-0106 1-0106 1-0106 1-0106 1-0106 1-0115 1-0124 1-0124	1.0067 1.0076 1.0076 1.0076 1.0076 1.0075 1.0075 1.0084 1.0093
140 141 142 143 145 147 149	1.0041 1.0041 1.0050 1.0050 1.0058 1.0058 1.0058 1.0066 1.0066	1.0021 1.0020 1.0029 1.0029 1.0029 1.0037 1.0037 1.0037 1.0046 1.0045	1.0010 1.0019 1.0019 1.0019 1.0019 1.0027 1.0027 1.0027 1.0035	0.9991 0.9990 0.9999 0.9999 1.0007 1.0007 1.0007 1.0015	1.0032 1.0040 1.0040 1.0040 1.0049 1.0049 1.0048 1.0057	1.0063 1.0062 1.0071 1.0071 1.0071 1.0079 1.0079 1.0079 1.0088	1-00 1-00 1-00 1-00 1-00 1-00	082 1-0120 091 1-0129 190 1-0129 190 1-0129 199 1-0138 199 1-0137 107 1-0146	1.0141 1.0150 1.0150 1.0158 1.0158 1.0158 1.0158 1.0166	1.0153 1.0153 1.0162 1.0162 1.0161 1.0170 1.0170 1.0178	1-0123 1-0123 1-0132 1-0132 1-0132 1-0140 1-0140 1-0149 1-0148	1.0093 1.0093 1.0101 1.0101 1.0101 1.0110 1.0110 1.0109 1.0118
150 151 152 153 155 156 157 158	1.0066 1.0065 1.0065 1.0074 1.0073 1.0082 1.0081 1.0089 1.0089	1.0045 1.0044 1.0053 1.0053 1.0061 1.0061 1.0069 1.0068	1.0035 1.0035 1.0034 1.0043 1.0042 1.0051 1.0050 1.0050 1.0058	1.0015 1.0014 1.0014 1.0023 1.0022 1.0031 1.0030 1.0038	1.0056 1.0056 1.0056 1.0064 1.0064 1.0072 1.0072 1.0072 1.0080	1.0087 1.0087 1.0086 1.0095 1.0095 1.0103 1.0103 1.0102 1.0111	1.01 1.01 1.01 1.01 1.01 1.01 1.01	06 1-0145 06 1-0145 14 1-0153 14 1-0153 22 1-0161 22 1-0163 30 1-0165	1.0166 1.0165 1.0174 1.0174 1.0182 1.0182 1.0181 1.0190	1.0178 1.0177 1.0177 1.0186 1.0185 1.0194 1.0194 1.0194 1.0202 1.0201	1.0148 1.0147 1.0156 1.0156 1.0164 1.0164 1.0163 1.0172	1.0117 1.0117 1.0117 1.0125 1.0125 1.0133 1.0133 1.0141 1.0141
160 161 162 163 164 165 167 168 169	1.0097 1.0097 1.0096 1.0105 1.0104 1.0104 1.0112 1.0111 1.0119	1.0076 1.0076 1.0076 1.0084 1.0083 1.0083 1.0091 1.0091 1.0099	1.0066 1.0066 1.0065 1.0074 1.0073 1.0073 1.0081 1.0080 1.0088	1.0046 1.0046 1.0045 1.0054 1.0053 1.0061 1.0060 1.0068	1.0088 1.0087 1.0087 1.0095 1.0095 1.0094 1.0102 1.0102 1.0101	1.0119 1.0118 1.0118 1.0126 1.0126 1.0125 1.0133 1.0133 1.0141 1.0140	1.01 1.01 1.01 1.01 1.01 1.01 1.01	38 1.0177 37 1.0176 46 1.0184 45 1.0184 45 1.0184 53 1.0192 50 1.0193	1.0197 1.0197 1.0205 1.0205 1.0204 1.0213 1.0212 1.0220	1. 0210 1. 0209 1. 0209 1. 0217 1. 0217 1. 0216 1. 0224 1. 0224 1. 0232	1-0180 1-0179 1-0179 1-0187 1-0187 1-0186 1-0195 1-0194 1-0202 1-0202	1- 0149 1- 0148 1- 0156 1- 0156 1- 0156 1- 0164 1- 0163 1- 0171
170 171 172 173 174 175 176 177 178	1. 0127 1. 0126 1. 0126 1. 0134 1. 0133 1. 0140 1. 0140 1. 0156 1. 0155	1.0106 1.0106 1.0105 1.0113 1.0112 1.0112 1.0120 1.0119 1.0135 1.0134	1.0096 1.0095 1.0095 1.0103 1.0102 1.0102 1.0109 1.0109 1.0125 1.0124	1.0076 1.0075 1.0075 1.0083 1.0082 1.0081 1.0089 1.0089 1.0104	1-0117 1-0117 1-0116 1-0124 1-0124 1-0123 1-0131 1-0130 1-0146	1.0148 1.0148 1.0147 1.0155 1.0155 1.0154 1.0162 1.0161 1.0177	1.01 1.01 1.01 1.01 1.01 1.01 1.01	68 1.0206 67 1.0206 75 1.0214 74 1.0213 74 1.0213 82 1.0220 81 1.0220 97 1.0236	1.0227 1.0227 1.0235 1.0234 1.0234 1.0241 1.0241	1.0240 1.0239 1.0239 1.0247 1.0245 1.0245 1.0253 1.0253 1.0269	1.0210 1.0209 1.0209 1.0217 1.0216 1.0215 1.0223 1.0223 1.0239 1.0238	1.0179 1.0178 1.0178 1.0186 1.0185 1.0192 1.0192 1.0208 1.0207
18 0	1.0154 1.0162 1.0161 1.0161 1.0176 1.0176 1.0175 1.0174 1.0181	1.0134 1.0141 1.0141 1.0147 1.0155 1.0154 1.0153 1.0161	1. 0123 1. 0131 1. 0130 1. 0130 1. 0137 1. 0144 1. 0144 1. 0143 1. 0150	1.0103 1.0111 1.0110 1.0109 1.0117 1.0124 1.0124 1.0123 1.0130 1.0129	1. 0145 1. 0153 1. 0152 1. 0151 1. 0159 1. 0166 1. 0165 1. 0165 1. 0172	1.0176 1.0184 1.0183 1.0182 1.0190 1.0197 1.0197 1.0196 1.0203 1.0202	1. 01 1. 02 1. 02 1. 02 1. 02 1. 02 1. 02 1. 02	03 1.0242 03 1.0242 02 1.0241 09 1.0248 17 1.0256 16 1.0255 16 1.0255	1.0263 1.0263 1.0262 1.0269 1.0277 1.0276 1.0276	1- 0267 1- 0275 1- 0275 1- 0274 1- 0281 1- 0288 1- 0288 1- 0295 1- 0294	1. 0237 1. 0245 1. 0245 1. 0251 1. 0259 1. 0258 1. 0258 1. 0265 1. 0264	1- 0207 1- 0214 1- 0214 1- 0213 1- 0220 1- 0228 1- 0227 1- 0227 1- 0234 1- 0233
190 191 192 193 194 195 196 198	1. 0188 1. 0195 1. 0202 1. 0202 1. 0209 1. 0208 1. 0215 1. 0214 1. 0213 1. 0220	1. 0167 1. 0174 1. 0181 1. 0188 1. 0188 1. 0187 1. 0194 1. 0193 1. 0192 1. 0199	1.0157 1.0164 1.0171 1.0170 1.0177 1.0177 1.0184 1.0183 1.0182 1.0189	1.0137 1.0144 1.0151 1.0157 1.0157 1.0156 1.0163 1.0162 1.0162	1.0178 1.0186 1.0193 1.0192 1.0199 1.0198 1.0205 1.0204 1.0210	1. 0210 1. 0217 1. 0224 1. 0223 1. 0230 1. 0230 1. 0237 1. 0236 1. 0235 1. 0242	1.02 1.02 1.02 1.02 1.02 1.02 1.02 1.02	37 1.0276 44 1.0283 43 1.0282 50 1.0289 49 1.0289 56 1.0295 56 1.0295	1.0297 1.0304 1.0303 1.0310 1.0310 1.0317 1.0316 1.0315	1. 0301 1. 0309 1. 0316 1. 0315 1. 0322 1. 0322 1. 0322 1. 0328 1. 0327 1. 0334	1.0271 1.0279 1.0286 1.0285 1.0292 1.0291 1.0298 1.0298 1.0297 1.0304	1. 0240 1. 0248 1. 0255 1. 0254 1. 0261 1. 0267 1. 0267 1. 0266 1. 0273
200	1.0227	1.0206	1.0195	1.0175	1.0217	1.0249	1.02	68 1.0308	1.0329	1.0341	1.0310	1.0279

			FAT FA	ACTORS TO DE	RIVE ADJU	STMENT FACT	CORS FOR SNF	IN JERSE				
AGE (MONTHS)	JAN.	FEB.	MAR.	APR.	MAY	JUN-	JUL.	AUG.	SEP.	OCT.	NOV.	DEC.
18	1.0146	1-0094	1.0093	1.0062	1.0045	1.0078	1.0158	1-0273	1.0303	1.0338	1-0208	1. 0199
19	1-0062	1.0010	1-0010	0-9978	0.9962	0-9995	1.0073	1.0188	1.0218	1.0252	1.0124	1. 0114
20	0-9979	0-9928	0-9927	0.9896	0.9880	0.9912	0.9990	1-0104	1.0134	1.0168	1.0040	1.0031
21	0.9907	0.9856	0.9856	0-9825	0.9808	0.9841	0.9918	1-0031	1.0061	1-0095	0.9968	0.9958
22	0-9850	0-9799	0.9799	0-9768	0.9752	0-9784	0.9861	0.9973	1-0002	1.0036	0.9910	0-9901
23	0.9866	0.9815	0.9815	0.9784	0.9768	0.9800	0.9877	0.9989	1-0019	1-0053	0-9926	0.9917
24	0-9940	0.9889	0-9889	0.9858	0.9841	0.9874	0-9951	1.0064	1-0094	1.0128	1.0001	0-9992
25	0-9923	0.9872	0.9872	0.9841	0.9824	0.9857	0.9934	1-0047	1-0077	1.0111	0.9984	0-9974
26	0.9931	0-9879	0.9879	0.9848	0-9831	0.9864	0-9942	1.0054	1.0084	1.0118	0.9991	0-9982
28	0.9955 0.9971	0-9903 0-9920	0.9903 0.9919	0.9872 0.9888	0.9855 0.9872	0.9888 0.9904	0-9966 0-9982	1.0079 1.0095	1.0109 1.0125	1-0143 1-0160	1.0016 1.0032	1.0006 1.0022
29	0-9996	0-9944	0.9944	0.9913	0.9896	0.9929	1.0007	1.0121	1.0123	1.0185	1-0057	1.0047
2,5	003330	003311	0033		003030	**********				100100		
30	1.0038	0.9986	0.9986	0-9955	0.9938	0.9971	1.0049	1.0164	1.0194	1.0228	1.0100	1.0090
31	1.0081	1-0029	1.0029	0.9997	0.9980	1.0014	1.0092	1-0207	1-0237	1.0272	1.0143	1.0133
32	1-0091	1.0039	1-0038	1-0007	0.9990	1.0023	1.0102	1-0217	1-0247	1-0282	1.0153	1-0143
33	1-0067	1.0015	1-0014 0-9997	0.9983	0-9966	0-9999	1.0078	1.0192	1-0223	1.0257	1.0128	1-0119
34	1-0050 1-0050	0.9998 0.9998	0-9997	0.9966 0.9966	0.9949 0.9949	0.9982 0.9982	1.0061 1.0061	1.0175 1.0175	1.0205 1.0205	1.0240 1.0240	1.0111	1.0102 1.0101
36	1-0050	0.9998	0.9997	0.9966	0.9949	0.9982	1.0061	1.0175	1.0205	1.0240	1.0111	1.0101
37	1-0068	1.0016	1-0016	0.9984	0.9968	1.0001	1-0079	1.0194	1.0224	1.0258	1-0130	1.0120
38	1-0069	1-0017	1-0017	0.9985	0.9969	1.0002	1.0080	1.0195	1-0225	1.0260	1.0131	1.0121
39	1.0079	1.0027	1.0027	0.9995	0.9979	1.0012	1.0090	1-0205	1.0235	1.0270	1-0141	1.0131
				4 0045		4 0004	4 0440	4 0005	4 0055	4 0000		
40	1.0099	1.0047 1.0038	1.0046	1.0015	0.9998	1.0031	1.0110	1. 0225	1-0255	1.0290	1.0160	1.0151 1.0142
41	1.0090	1.0038	1-0037 1-0038	1.0006 1.0007	0.9989 0.9990	1-0022 1-0023	1-0101 1-0102	1.0216 1.0217	1-0246 1-0247	1.0281 1.0281	1.0152 1.0152	1.0142
43	1.0091	1.0039	1.0039	1-0007	0-9990	1.0024	1.0102	1-0217	1.0247	1.0282	1.0153	1-0143
44	1.0092	1-0040	1.0039	1.0008	0.9991	1-0024	1.0103	1.0218	1.0248	1.0283	1.0154	1. 0144
45	1.0092	1-0040	1-0040	1-0008	0.9992	1-0025	1.0104	1.0218	1.0249	1.0283	1.0154	1-0144
46	1.0093	1.0041	1-0040	1.0009	0.9992	1.0025	1.0104	1.0219	1-0249	1.0284	1.0155	1.0145
47	1.0093	1-0041	1-0041	1.0009	0.9993	1.0026	1.0105	1.0219	1.0250	1.0284	1. 0155	1-0145
48	1-0094	1-0042	1-0041	1.0010	0.9993	1-0026	1.0105	10220	1-0250	1-0285	1.0155	1.0146
49	1.0094	1.0042	1-0042	1.0010	0.9993	1.0027	1.0105	1.0220	1.0250	1.0285	1.0156	1.0146
50	1.0095	1.0042	1-0042	1.0011	0-9994	1-0027	1.0106	1.0221	1.0251	1.0286	1-0156	1.0147
51	1.0095	1.0043	1.0042	1-0011	0-9994	1-0027	1.0106	1.0221	1.0251	1.0286	1.0157	1.0147
52	1.0095	1.0043	1.0043	1.0011	0.9995	1-0028	1.0107	1.0221	1.0252	1.0286	1.0157	1_0147
53	1.0106	1.0053	1.0053	1.0021	1.0005	1.0038	1.0117	1.0232	1.0262	1.0297	1.0167	1.0158
54	1.0096	1-0044	1.0044	1.0012	0.9995	1.0029	1.0107	1.0222	1. 0252	1.0287	1.0158	1.0148
55	1-0107	1-0054	1.0054	1.0022	1.0006	1.0039	1.0118	1.0233	1-0263	1.0298	1.0168	1.0159
56 57	1.0097 1.0097	1.0045 1.0045	1-0044	1.0013 1.0013	0.9996 0.9996	1.0029 1.0029	1.0108 1.0108	1.0223 1.0223	1.0253 1.0253	1.0288 1.0288	1.0159	1.0149 1.0149
58	1-0097	1.0045	1-0044	1.0013	0.9996	1.0029	1.0108	1.0223	1.0253	1.0288	1.0159 1.0159	1.0149
59	1.0087	1.0035	1-0034	1.0003	0.9986	1.0019	1.0098	1.0213	1.0243	1. 0278	1.0149	1.0139
60	1_0087	1-0035	1-0034	1.0003	0.9986	1.0019	1.0098	1.0213	1.0243	1.0278	1.0149	1.0139
61	1-0077	1.0025	1.0025	0.9993	0.9977	1.0010	1.0089	1.0203	1.0233	1.0268	1.0139 1.0139	1.0129
62	1.0077 1.0068	1-0025 1-0015	1.0025 1.0015	0.9993 0.9984	0.9977 0.9967	1-0010	1.0089 1.0079	1.0203 1.0193	1.0233	1-0268 1-0258	1.0129	1.0129 1.0119
64	1.0077	1.0025	1.0025	0.9993	0.9977	1-0010	1.0089	1.0203	1.0233	1.0268	1.0139	1.0129
65	1.0068	1-0016	1.0015	0-9984	0.9967	1.0000	1.0079	1.0193	1.0223	1,0258	1.0129	1.0119
66	1-0058	1.0006	1.0005	0.9974	0.9957	0.9990	1.0069	1.0183	1-0213	1.0248	1.0119	1.0110
67	1.0048	0.9996	0.9996	0.9964	0.9948	0.9981	1.0059	1.0173	1.0204	1.0238	1.0110	1_0100
68	1.0048	0.9996	0.9996	0.9965	0-9948	0.9981	1.0059	1.0174	1.0204	1.0238	1.0110	1.0100
69	1.0039	0.9987	0.9986	0-9955	0.9938	0.9971	1.0050	1.0164	1.0194	1.0228	1.0100	1.0090
70	1.0029	0.9977	0.9976	0-9945	0.9929	0.9962	1.0040	1.0154	1.0184	1.0218	1.0090	1.0080
71	1.0029	0.9977	0.9977	0.9945	0.9929	0.9962	1.0040	1.0154	1.0184	1.0219	1-0090	1.0081
72	1.0019	0.9967	0.9967	0.9936	0.9919	0.9952	1.0030	1.0144	1-0174	1.0209	1.0080	1.0071
73	1.0009	0.9957	0-9957	0.9926	0.9909	0.9942	1.0020	1.0134	1-0164	1.0198	1-0070	1.0061
74	0-9999	0.9947	0-9947	0.9916	0.9899	0-9932	1-0010	1.0124	1-0154	1.0188	1-0060	1.0051
75	0.9999	0.9947	0.9947	0.9916	0.9899	0.9932	1.0010	1-0124	1-0154	1.0188	1.0060	1.0051
76 77	0.9999 0.9989	0.9947 0.9937	0.9947 0.9937	0.9916 0.9906	0.9899 0.9889	0.9932 0.9922	1-0010	1.0124	1.0154	1.0188 1.0178	1.0060 1.0050	1.0051
78	0.9989	0-9937	0.9937	0.9906	0.9889	0.9922	1.0000	1.0114	1.0144	1.0178	1.0050	1.0041
79	0.9989	0.9937	0.9937	0-9906	0.9889	0.9922	1_0000	1.0114	1-0144	1.0178	1-0050	1-0041
81	0.9989	0.9937	0-9937	0-9906	0-9889	0-9922	1.0000	1.0114	1.0144	1.0178	1.0050	1.0041
82	0-9979 0-9979	0.9928 0.9928	0-9927 0-9927	0-9896 0-9896	0.9880 0.9880	0.9912 0.9912	0.9990 0.9990	1.0104 1.0104	1.0134 1.0134	1.0168 1.0168	1.0040	1.0031
83	0.9979	0.9928	0.9927	0.9896	0.9880	0.9912	0.9990	1.0104	1.0134	1.0168	1.0040	1.0031
84	0-9979	0.9928	0.9927	0.9896	0.9880	0.9912	0.9990	1.0104	1.0134	1.0168	1.0040	1.0031
85	0.9979	0.9928	0.9927	0.9896	0.9880	0.9912	0.9990	1-0104	1.0134	1.0168	1.0040	1.0031
86	0.9959	0.9908	0.9907	0-9876	0.9860	0.9893	0.9970	1.0084	1.0114	1.0148	1.0020	1.0011
87	0.9940	0.9888	0.9888	0.9857	0.9840	0.9873	0.9951	1.0064	1.0094	1.0128	1.0000	0.9991
88	0_9920	0.9869	0.9868	0.9838	0-9821	0.9854	0.9931	1.0044	1.0074	1.0108	0.9981	0.9971
89	0-9920	0.9869	0.9869	0-9838	0.9821	0.9854	0.9931	1_0044	1.0074	1.0108	0.9981	0.9972
90	0-9940	0.9889	0-9888	0.9857	0.9841	0.9873	0.9951	1.0064	1.0094	1.0128	1.0001	0.9991
91	0.9960	0.9908	0.9908	0.9877	0.9860	0.9893	0.9971	1.0084	1.0114	1.0148	1.0021	1.0011
92	0.9989	0.9937	0.9937	0-9906	0.9889	0.9922	1.0000	1.0114	1-0144	1.0178	1-0050	1. 0041
93	1.0009	0.9957	0.9956	0.9925	0.9909	0.9942	1.0020	1.0133	1.0164	1.0198	1.0070	1.0060
94	1.0018	0.9967	0.9966	0.9935	0.9918	0.9951	1.0030	1.0143	1.0173	1.0208	1.0080	1.0070 1.0060
96	1.0009 1.0009	0.9957 0.9957	0.9956 0.9956	0-9925 0- 9925	0-9909 0-9909	0-9941 0-9941	1-0020 1-0020	1.0133 1.0133	1.0163 1.0163	1.0198 1.0198	1.0070 1.0070	1.0060
97	1.0009	0.9957	0.9956	0.9925	0.9909	0.9941	1-0020	1.0133	1.0163	1.0198	1.0070	1.0060
98	0.9999	0.9947	0.9947	0.9915	0.9899	0.9932	1.0010	1.0123	1., 0153	1.0188	1.0060	1-0050
99	0.9999	0-9947	0.9947	0.9915	0.9899	0.9932	1.0010	1.0123	1.0153	1.0188	1.0060	1.0050
100	0-9999	0.9947	0.9946	0.9915	0.9899	0.0022	1.0010	1 0122	1.0153	1.0188	1.0060	1.0050
101	0.9999	0.9947	0.9946	0.9915	0.9899	0.9932 0.9922	1-0010	1.0123	1.0153	1.0178	1.0050	1.0050
102	0-9989	0.9937	0.9937	0.9906	0.9889	0-9922	1.0000	1.0114	1.0143	1.0178	1-0050	1. 0040
103	0.9979	0.9928	0.9927	0.9896	0.9880	0.9912	0-9990	1.0104	1.0134	1.0168	1.0040	1.0031
104	0-9979	0.9928	0-9927	0-9896	0.9880	0.9912	0.9990	1-0104	1.0134	1.0168	1.0040	1.0031
105	0-9979	0.9928	0.9927	0.9896	0.9880	0.9912	0.9990	1.0104	1.0134	1.0168	1-0040	1.0031
106	0-9970	0.9918	0.9918	0.9887	0.9870	0.9903	0.9981	1-0094	1-0124	1.0158	1.0031	1.0021
107	0-9970 0-9970	0.9918	0.9918	0.9887	0.9870	0-9903	0.9981	1.0094	1.0124	1.0158 1.0158	1.0031 1.0031	1.0021
109	0.9970	0.9918 0.9918	0.9918 0.9918	0.9887 0.9887	0.9870 0.9870	0.9903 0.9903	0.9981 0.9981	1.0094 1.0094	1.0124	1.0158	1.0031	1.0021
				-3,007		,,,,,,						

	E 4COM											
AGE (MONTHS)	JAN.	FEB.	MAR.	APR.	MAY	JUN.	JUL.	AUG.	SBP.	OCT.	NOV.	DEC.
god (don'ino)	02.00		244.0	22.20			0020	2000	0214	0014	20.0	2200
110	0-9970	0.9918	0-9918	0.9887	0.9870	0-9903	0.9981	1.0094	1.0124	1.0158	1.0031	1.0021
111	0.9979	0.9928	0-9927	0.9896	0.9880	0.9912	0.9990	1.0104	1.0134	1.0168	1-0040	1.0031
112	0.9979 0.9979	0.9928 0.9928	0.9927 0.9927	0.9896 0.9896	0.9880 0.9880	0.9912 0.9912	0-9990 0-9990	1.0104	1.0134	1.0168 1.0168	1.0040 1.0040	1.0031 1.0031
113	0.9979	0.9928	0.9927	G_9896	0.9880	0.9912	0.9990	1.0104	1.0134	1.0168	1.0040	1.0031
115	0.9979	0.9928	0.9927	0.9896	0.9880	0.9912	0.9990	1-0104	1.0134	1.0168	1.0040	1.0031
116	0-9979	0.9928	0-9927	0.9896	0.9880	0.9912	0.9990	1.0104	1.0134	1.0168	1.0040	1.0031
116	0-9979	0.9928	0.9927	0.9896	0.9880	0.9912	0.9990	1.0104	1.0134	1.0168	1-0040	1.0031
118	0-9989	0-9937	0.9937	0.9906	0.9889	0.9922	1.0000	1.0113	1_0143	1.0178	1.0050	1.0040
119	0.9989	0.9937	0.9937	0-9906	0.9889	0.9922	1.0000	1.0113	1.0143	1. 0178	1.0050	1.0040
120	0.000	0.9937	0.9937	0.9905	0.9889	0.9922	1.0000	1.0113	1-0143	1 0170	1.0050	1 0040
120	0.9989 0.9989	0.9937	0.9937	0.9905	0.9889	0.9922	1.0000	1.0113	1.0143	1.0178 1.0178	1.0050	1.0040
122	0.9989	0.9937	0.9937	0.9905	0.9889	0.9922	1.0000	1.0113	1.0143	1.0178	1.0050	1. 0040
123	0.9989	0.9937	0.9937	0.9905	0.9889	0.9922	1.0000	1.0113	1.0143	1.0178	1.0050	1.0040
124	0-9998	0-9946	0-9946	0.9915	0.9898	0.9931	1.0009	1.0123	1.0153	1.0187	1.0059	1.0050
125	0_9998	0.9946	0.9946	0.9915	0-9898	0-9931	1.0009	1.0123	1.0153	1.0187	1.0059	1.0050
126	0.9998	0.9946	0.9946	0.9915	0.9898	0.9931	1.0009	1.0123	1.0153	1.0187	1.0059	1-0050
127 128	0.9998 0.9998	0-9946 0-9946	0.9946 0.9946	0.9915 0.9915	0.9898 0.9898	0.9931 0.9931	1.0009 1.0009	1.0123 1.0123	1.0153	1.0187 1.0187	1.0059 1.0059	1.0050
129	0.9998	0.9946	0.9946	0.9915	0.9898	0.9931	1.0009	1.0123	1.0153 1.0153	1.0187	1.0059	1.0049 1.0049
123	02,550	023340	0	0033.0	00000	003331					10000	100013
130	1.0007	0.9956	0.9955	0.9924	0.9907	0.9940	1.0018	1.0132	1.0162	1-0196	1.0068	1.0059
131	0-9998	0-9946	0.9946	0.9915	0-9898	0.9931	1.0009	1.0123	1.0153	1.0187	1-0059	1.0049
132	1-0007	0.9955	0.9955	0.9924	0.9907	0-9940	1.0018	1.0132	1.0162	1_0196	1.0068	1.0059
133	1-0007	0-9955	0-9955	0-9924	0.9907	0.9940	1.0018	1.0132	1.0162	1.0196	1_0068	1.0059
134	0.9998	0.9946	0-9946	0.9914	0.9898	0.9931	1.0009	1.0122	1.0152	1.0187	1_0059	1-0049
135	1.0007	0.9955 0.9955	0-9955 0-9955	0.9924 0.9924	0-9907 0-9907	0.9940 0.9940	1.0018 1.0018	1.0132 1.0132	1.0162 1.0162	1_0196 1_0196	1.0068 1.0068	1.0059 1.0058
136	1-0007	0.9955	0.9955	0-9924	0-9907	0.9940	1.0018	1. 0132	1.0162	1.0196	1.0068	1.0058
138	1-0007	0.9955	0-9955	0.9923	0-9907	0.9940	1.0018	1.0132	1-0162	1.0196	1.0068	1. 0058
139	1.0007	0.9955	0-9955	0.9923	0.9907	0.9940		1.0132	1.0162	1.0196	1.0068	1.0058
140	1.0007	0.9955	0.9955	0.9923	0.9907	0.9940	1.0018	1.0132	1-0162	1.0196	1.0068	1.0058
141	1-0007	0.9955	0.9954	0.9923	0-9907	0.9940	1.0018	1.0131	1.0161	1-0196	1_0068	1-0058
142	1.0007	0.9955	0.9954	0.9923	0.9907	0-9939	1.0018	1-0131	1.0161	1.0196	1.0068	1.0058
143	1-0016	0.9964	0.9963	0.9932	0.9916	0.9948	1-0027	1.0141	1.0171	1.0205	1-0077	1.0067
145	1.0006 1.0016	0-9955 0-9964	0.9954 0.9963	0.9923 0.9932	0-9907 0-9915	0.9939 0.9948	1.0018 1.0027	1.0131	1.0161 1.0170	1.0196 1.0205	1.0068 1.0077	1. 0058 1. 0067
146	1-0015	0.9964	0.9963	0.9932	0.9915	0.9948	1.0027	1.0140	1.0170	1.0205	1-0077	1.0067
147	1-0006	0.9955	0-9954	0.9923	0.9906	0.9939	1.0017	1.0131	1.0161	1.0195	1-0067	1.0058
148	1.0015	0.9963	0-9963	0.9932	0.9915	0.9948	1.0026	1-0140	1.0170	1.0205	1.0076	1.0067
149	1.0006	0.9954	0-9954	0.9923	0.9906	0.9939	1.0017	1.0131	1.0161	1.0195	1.0067	1.0058
150	1.0015	0.9963	0.9963	0.9932	0.9915	0-9948	1.0026	1-0140	1.0170	1.0204	1-0076	1.0067
151	1-0006	0-9954	0-9954	0.9923	0-9906	0.9939	1.0017	1.0131	1.0161	1.0195	1-0067	1.0058
152	1.0015	0.9963	0.9963	0.9931	0.9915 0.9915	0-9948	1.0026	1.0140	1.0170	1.0204	1.0076	1.0066
153 154	1.0015 1.0015	0.9963 0.9963	0.9963 0.9962	0.9931 0.9931	0.9915	0.9948 0.9948	1.0026 1.0026	1.0140	1.0170 1.0170	1-0204 1-0204	1.0076 1.0076	1.0066 1.0066
155	1.0015	0.9963	0.9962	0.9931	0.9915	0.9948	1.0026	1.0140	1-0170	1.0204	1.0076	1.0066
156	1.0015	0.9963	0.9962	0.9931	0.9915	0-9947	1.0026	1.0140	1-0170	1.0204	1.0076	1. 0066
157	1.0023	0.9972	0.9971	0.9940	0.9923	0.9956	1.0034	1.0148	1.0178	1.0213	1.0085	1.0075
158	1-0014	0.9963	0.9962	0.9931	0-9914	0.9947	1.0026	1.0139	1.0169	1.0204	1.0076	1.0066
159	1.0023	0.9971	0-9971	0.9940	0.9923	0-9956	1.0034	1.0148	1-0178	1.0213	1.0084	1.0075
460												
160	1.0014	0.9962 0.9971	0-9962	0.9931	0-9914	0.9947	1-0025	1.0139	1.0169	1-0204	1.0075 1.0084	1.0066
162	1.0023 1.0023	0.9971	0.9971 0.9971	0.9939 0.9939	0.9923 0.9923	0.9956 0.9956	1.0034 1.0034	1.0148 1.0148	1_0178 1_0178	1.0212 1.0212	1.0084	1.0075 1.0074
163	1.0014	0.9962	0-9962	0.9931	0.9914	0-9947	1.0025	1.0139	1.0169	1. 0203	1.0075	1.0066
164	1-0023	0-9971	0.9970	0.9939	0-9923	0.9955	1.0034	1.0148	1.0178	1-0212	1.0084	1.0074
165	1-0014	0.9962	0.9962	0.9930	0.9914	0.9947	1.0025	1.0139	1.0169	1.0203	1.0075	1.0065
166	1.0022	0.9971	0.9970	0.9939	0-9922	0.9955	1.0034	1.0147	1-0178	1.0212	1.0084	1.0074
167	1.0022	0-9971	0.9970	0-9939	0.9922	0.9955	1.0033	1-0147	1.0177	1.0212	1-0084	1.0074
168	1.0022	0.9970	0-9970	0.9939	0-9922	0-9955	1.0033	1.0147	1.0177	1-0212	1-0083	1.0074
169	1.0022	0.9970	0.9970	0.9939	0-9922	0.9955	1.0033	1.0147	1.0177	1.0212	1.0083	1. 0074
170	1.0022	0.9970	0.9970	0.9939	0.9922	0.9955	1.0033	1.0147	1.0177	1.0212	1.0083	1.0074
171	1.0031	0.9979	0.9978	0.9947	0.9930	0.9963	1.0042	1.0156	1.0186	1.0220	1.0092	1.0082
172	1.0022	0-9970	0.9970	0.9938	0.9922	0.9955	1.0033	1.0147	1-0177	1.0211	1.0083	1.0073
173	1-0022	0.9970	0-9969	0.9938	0.9922	0-9955	1.0033	1.0147	1-0177	1-0211	1.0083	1.0073
	1.0022	0-9970	0.9969	0.9938	0.9922	0-9954	1.0033	1.0147	1-0177	1.0211	1.0083	1.0073
175 176	1.0030	0.9978	0.9978	0.9946	0.9930	0.9963	1.0041	1.0155	1.0185	1.0220	1.0091	1.0082
176	1.0030 1.0021	0-9978 0-9970	0.9978 0.9969	0.9946 0.9938	0.9930 0.9921	0.9963 0.9954	1.0041 1.0033	1.0155 1.0146	1.0185 1.0176	1.0220 1.0211	1.0091 1.0083	1-0082 1-0073
178	1.0030	0.9978	0.9977	0.9946	0.9921	0.9962	1.0033	1.0155	1.0176	1.0211	1.0003	1.0073
179	1.0030	0.9978	0.9977	0.9946	0.9929	0.9962	1.0041	1.0155	1.0185	1.0219	1. 0091	1. 0081
	1.0029	0.9978	0.9977	0.9946	0.9929	0-9962	1.0041	1.0155	1.0185	1.0219	1.0091	1.0081
181	1-0029	0-9977	0.9977	0-9946	0-9929	0-9962	1.0040	1.0154	1-0185	1.0219	10091	1.0081
182	1.0029	0-9977	0.9977	0.9946	0-9929	0-9962	1-0040	1-0154	1.0184	1.0219	1.0090	1.0081
	1.0029 1.0029	0.9977 0.9977	0.99 77 0.99 77	0.9946 0.9945	0.9929 0.9929	0.9962 0.9962	1.0040	1.0154	1.0184	1.0219	1.0090	1.0081
185	1.0029	0.9977	0.9977	0.9945	0.9929	0.9962	1-0040 1-0040	1.0154 1.0154	1.0184	1.0219 1.0218	1.0090 1.0090	1.0081 1.0081
186	1.0029	0.9977	0.9976	0.9945	0.9929	0.9961	1.0040		1.0184	1.0218	1.0090	1.0080
187	1-0029	0.9977	0.9976	0.9945	0-9928	0.9961	1.0040	1.0154	1.0184	1.0218	1.0090	1.0080
188	1.0029	0.9977	0.9976	0.9945	0.9928	0.9961	1.0040	1.0154	1.0184	1.0218	1.0090	1. 0080
189	1.0037	0.9985	0.9984	0.9953	0.9936	0.9969	1.0048	1.0162	1.0192	1.0226	1.0098	1.0088
100	1 0036	0.0005	0.000#	0.0053	0.0006	0.0000	4 0000	4 0460	4 0400	4 0000	1 0000	1 0000
	1.0036	0.9985	0.9984	0.9953	0.9936	0-9969	1.0048	1.0162	1.0192	1.0226	1.0098	1.0088
191	1.0036 1.0036	0.9984 0.9984	0-9984	0.9953	0.9936	0.9969	1.0047	1.0161	1.0192	1.0226	1.0098	1. 0088
	1.0036	0.9984	0-9984 0-9984	0.9953 0.9952	0.9936 0.9936	0.9969 0.9969	1.0047 1.0047	1.0161 1.0161	1.0191 1.0191	1-0226 1-0226	1.0098 1.0097	1.0088 1.0088
194	1.0036	0.9984	0.9984	0.9952	0-9936	0.9969	1.0047	1.0161	1.0191	1.0226	1. 0097	1.0088
195	1.0036	0.9984	0.9983	0.9952	0.9936	0.9968	1.0047	1.0161	1.0191	1.0226	1.0097	1.0087
196	1.0036	0-9984	0.9983	0.9952	0.9935	0.9968	1.0047	1.0161	1.0191	1.0225	1. 0097	1.0087
197	1.0036	0-9984	0.9983	0.9952	0.9935	0.9968	1.0047	1.0161	1.0191	1.0225	1.0097	1.0087
198	1.0043	0.9991	0.9991	0.9960	0.9943	0.9976	1.0055	1_0169	1.0199	1.0233	1.0105	1.0095
199	1.0043	0.9991	0.9991	0.9960	0.9943	0.9976	1.0054	1.0168	1.0199	1.0233	1.0105	1.0095
200	1.00#3	0-9991	0.9991	0.9959	0.9943	0-9976	1.0054	1.0168	1-0198	1.0233	1-0104	1.0095

			FAT FACT	ORS TO DERI	VE ADJUST	MENT FACTO	ORS FOR PROTE	IN IN HOL				
AGE (MONTHS)	JAN.	FEB.	MAE.	APR.	MAY	JUN.	JUL.	AUG.	SEP.	OCT.	NOA"	DEC.
18	0.8974	0.9002	0.8993	0.8966	0.8985	0.8917	0.8951	0.8977	0.9029	0.9076	0.9131	0.9141
19	0.9235	0.9264	0.9255	0.9227	0.9247	0.9177	0.9212	0.9238	0.9292	0.9340	0.9397	0.9407
20	0.9490	0.9520	0.9510	0.9482	0.9502	0.9430	0.9466	0.9493	0.9548	0.9598	0.9657	0.9667
21	0.9733 0.9966	0.9764	0.9754 0.9987	0.9724 0.9957	0.9745 0.9978	0.9672 0.9902	0.9708 0.9940	0.9737 0.9969	0.9793 1.0027	0.9844 1.0079	0.9904	0.9915 1.0151
23	0.9772	0.9803	0.9793	0.9763	0.9784	0.9710	0.9747	0.9775	0.9832	0.9883	0.9943	0.9954
24	0.9751	0.9781	0.9771	0.9742	0.9763	0.9689	0.9726	0.9754	0.9811	0.9862	0.9922	0.9933
25	0.9798	0.9828	0.9818	0.9789	0.9810	0.9736	0.9773	0.9801	0.9858	0.9909	0.9969	0.9980
26	0.9839 0.9882	0.9870 0.9913	0.9860 0.9903	0.9830 0.9873	0.9851 0.9894	0.9777 0.9820	0.9814 0.985 7	0.9842 0.9886	0.9899	0.9951 0.9995	1.0012	1.0022
28	0.9919	0.9913	0.9941	0.9911	0.9932	0.9857	0.9894	0.9923	0.9943	1.0032	1.0055	1.0066
29	0.9966	0.9998	0.9988	0.9957	0.9979	0.9903	0.9941	0.9970	1.0028	1.0080	1.0141	1.0152
2.0	0.007/	4 0006	0.0006	0.0066	0.0007	0.0044	0.0040	0.0070				
30	0.9974 0.9958	1.0006 0.9990	0.9996 0.9980	0.9966 0.9949	0.9987 0.9971	0.9911	0.9949 0.9933	0.9978 0.9962	1.0036 1.0020	1.0088 1.0072	1.0149	1.0160
32	0.9894	0.9925	0.9915	0.9885	0.9906	0.9831	0.9869	0.9897	0.9955	1.0006	1.0067	1.0078
33	0.9804	0.9835	0.9825	0.9795	0.9816	0.9742	0.9779	0.9808	0.9864	0.9916	0.9976	0.9987
34	0.9762	0.9793	0.9783	0.9753	0.9774	0.9700	0.9737	0.9765	0.9822	0.9873	0.9933	0.9944
35	0.9752 0.9758	0.9782 0.9788	0.9772 0.9778	0.9743 0.9749	0.9764 0.9770	0.9690 0.9696	0.9727 0.9733	0.9755	0.9812 0.9817	0.9863 0.9869	0.9923	0.9933 0.9939
37	0.9764	0.9794	0.9784	0.9755	0.9776	0.9702	0.9739	0.9767	0.9824	0.9875	0.9935	0.9946
38	0.9778	C.9809	0.9799	0.9770	0.9791	0.9717	0.9754	0.9782	0.9838	0.9890	0.9950	0.9961
39	0.9794	0.9824	0.9814	0.9785	0.9806	0.9732	0.9769	0.9797	0.9854	0.9905	0.9965	0.9976
40	0.9801	0.9831	0.9821	0.9792	0.9813	0.9739	0.9776	0.9804	0.9861	0.9912	0.9972	0.9983
41	0.9826	0.9857	0.9847	0.9817	0.9838	0.9764	0.9801	0.9829	0.9886	0.9938	0.9998	1.0009
42	0.9843	0.9873	0.9864	0.9834	0.9855	0.9780	0.9818	0.9846	0.9903	0.9955	1.0015	1.0026
43	0.9851	0.9882	0.9872	0.9842	0.9863	0.9788	0.9826	0.9854	0.9911	0.9963	1.0024	1.0034
45	0.9868 0.9876	0.9899 0.9907	0.9889 0.9897	0.9859 0.9868	0.9880 0.9889	0.9806 0.9814	0.9843 0.9851	0.9871 0.9880	0.9929 0.9937	0.9980 0.9989	1.0041	1.0052 1.0061
46	0.9894	0.9925	0.9915	0.9885	0.9907	0.9832	0.9869	0.9898	0.9955	1.0007	1.0068	1.0079
47	0.9912	0.9943	0.9933	0.9903	0.9925	0.9850	0.9887	0.9916	0.9973	1.0025	1.0086	1.0097
48	0.9921	0.9952	0.9942	0.9912	0.9934	0.9859	0.9896	0.9925	0.9982	1.0034	1.0095	1.0106
49	0.9921	0.9952	0.9942	0.9912	0.9934	0.9858	0.9896	0.9925	0.9982	1.0034	1.0095	1.0106
50	0.9930	0.9961	0.9951	0.9921	0.9943	0.9867	0.9905	0.9934	0.9991	1.0043	1.0105	1.0115
51	0.9940	0.9971	0-9961	0.9931	0.9952	0.9877	0.9914	0.9943	1.0001	1.0053	1.0114	1.0125
52	0.9949 0.9958	0.9980	0.9970	0.9940	0.9961	0.9886	0.9924	0.9952	1.0010	1.0062	1.0123	1.0134
53	0.9958	0-9990 0-9999	0.9980 0.9989	0.9949 0.9959	0.9971 0.9980	0.9895 0.99 0 5	0.9933 0.9943	0.9962 0.9971	1.0020	1.0072 1.0081	1.0133	1.0144
55	0.9978	1.0009	0.9999	0.9969	0.9990	0.9914	0.9952	0.9981	1.0039	1.0091	1.0153	1.0164
56	0.9987	1.0019	1.0008	0.9978	1.0000	0.9924	0.9962	0.9991	1.0049	1.0101	1.0162	1.0173
57	0.9997	1.0028	1.0018	0.9988	1.0009	0.9934	0.9972	1.0000	1.0058	1.0111	1.0172	1.0183
58	0.9987 0.9987	1.0019 1.0019	1.0009 1.0009	0.9978 0.9978	1.0000	0.9924 0.9924	0-9962 0-9962	0.9991	1.0049	1.0101 1.0101	1.0163	1.0174
33	02 3307	120015	1.0003	0.0000	18 0000	0 = 3324	0.0002	0.000	120045	120101	1.0105	180174
60	0.9997	1.0029	1.0018	0.9988	1.0010	0.9934	0.9972	1.0001	1.0059	1.0111	1.0173	1.0184
61	0.9997 0.9997	1.0029 1.0029	1.0018 1.0019	0.9988 0.9988	1.0010	0.9934	0.9972 0.9972	1.0001	1.0059 1.0059	1.0111 1.0111	1.0173 1.0173	1.0184 1.0184
63	1.0007	1.0029	1.0019	0.9998	1.0010	0.9934	0.9982	1.0001	1.0059	1.0121	1.01/3	1.0194
64	1.0007	1.0039	1.0029	0.9998	1.0020	0.9944	0.9982	1.0011	1.0069	1.0121	1.0183	1.0194
65	1.0007	1.0039	1.0029	0.9998	1.0020	0.9944	0.9982	1.0011	1.0069	1.0121	1.0183	1.0194
66	1.0017 1.0017	1.0049 1.0049	1.0039 1.0039	1.0008 1.0008	1.0030 1.0030	0.9954 0.9954	0.9992 0.9992	1.0021	1.0079 1.0079	1.0131 1.0131	1.0193 1.0193	1.0204
68	1.0007	1.0039	1.0029	0.9999	1.0020	0.9944	0.9982	1.0011	1.0069	1.0121	1.0183	1.0194
63	1.0007	1.0039	1.0029	0.9999	1.0020	0.9944	0.9982	1.0011	1.0069	1.0121	1.0183	1.0194
70	0.9998	1.0029	1.0019	0.9989	1.0010	0.9934	0.9972	1.0001	1.0059	1.0111	1.0173	1.0184
71	0.9998	1.0029	1.0009	0.9979	1.0010	0.9934	0.9962	0.9991	1.0059	1.0101	1.01/3	1. 0174
72	0.9998	1.0029	1.0019	0.9989	1.0010	0.9934	0.9972	1.0001	1.0059	1.0111	1.0173	1.0184
73	0.9988	1.0019	1.0009	0.9979	1-0000	0.9925	0.9962	0.9991	1.0049	1.0101	1.0163	1.0174
74	0.9998 1.0017	1.0029	1.0019 1.0038	0.9989 1.0008	1.0010	0.9934	0.9972 0.9992	1.0001	1.0059 1.0079	1.0111 1.0131	1.0173 1.0193	1.0184
75 76	1.0017	1.0058	1.0048	1.0018	1.0030	0.9963	1.0001	1.0030	1.0079	1.0141	1.0203	1.0214
77	1.0037	1.0068	1.0058	1.0028	1.0049	0.9973	1.0011	1.0040	1.0098	1.0151	1.0213	1.0224
78	1.0047	1.0078	1-0068	1.0038	1.0059	0.9983	1.0021	1.0050	1.0108	1.0161	1.0223	1.0234
79	1.0027	1.0059	1.0049	1.0018	1.0040	0.9964	1.0002	1.0031	1.0089	1.0141	1.0203	1.0214
80	0.9998	1.0029	1.0019	0.9989	1.0010	0.9935	0.9972	1.0001	1.0059	1.0112	1.0173	1.0184
81	0.9978	1.0010	0.9999	0.9969	0.9991	0.9915	0.9953	0.9982	1.0040	1.0092	1.0153	1.0164
82	0.9958 0.9988	0.9990 1.0020	0.9980 1.0009	0.9949 0.9979	0.9971	0.9895 0.9925	0.9933 0.9963	0.9962 0.9992	1.0020 1.0050	1.0072 1.0102	1.0133 1.0163	1.0144
84	1.0018	1.0020	1.0039	1.0009	1.0001	0.9925	0.9963	1.0022	1.0050	1.0102	1.0103	1.0174
85	1.0048	1.0079	1.0069	1.0039	1.0060	0.9984	1.0022	1.0051	1.0110	1.0162	1.0224	1.0235
86	1.0047	1.0079	1.0068	1.0038	1.0060	0.9983	1.0021	1.0051	1.0109	1.0161	1.0223	1.0234
87 88	1.0056 1.0065	1.0087 1.0096	1.0077 1.0086	1.0047 1.0056	1.0068 1.0077	0.9992 1.0001	1.0030 1.0039	1.0059 1.0068	1.0118 1.0126	1.0170 1.0179	1.0232	1.0243 1.0252
89	1.0045	1.0096	1.0067	1.0036	1.0077	0.9982	1.0020	1.0049	1.0120	1.01/9	1.0241	1.0232
0.0												
90	1.0007 0.9968	1.0038 0.9999	1.0028 0.9989	0.9998 0.9959	1.0019 0.9981	0.9943	0.9981 0.9943	1.0010 0.9972	1.0068 1.0029	1.0121 1.0082	1.0182 1.0143	1.0193 1.0154
92	0.9939	0.9999	0.9960	0.9930	0.9951	0.9905	0.9914	0.9972	1.0029	1.0052	1.0143	1.0124
93	0.9900	0.9931	0.9921	0.9891	0.9912	0.9837	0.9875	0.9903	0.9961	1.0012	1.0073	1.0084
94	0.9900	0.9931	0.9921	0.9891	0.9912	0.9837	0.9875	0.9903	0.9961	1.0012	1.0073	1.0084
95	0.9900	0.9931	0.9921 0.9931	0.9891 0.9901	0.9912 0.9922	0.9837 0.9847	0.9875 0.9885	0.9903	0.9961 0.9971	1.0013 1.0023	1.0073	1.0084
97	0.9920	0.9951	0.9941	0.9911	0.9932	0.9857	0.9894	0.9923	0.9981	1.0032	1.0094	1.0105
98	0.9929	0.9961	0.9950	0.9921	0.9942	0.9867	0.9904	0.9933	0.9990	1.0042	1.0104	1.0114
99	0.9939	0.9970	0.9960	0.9930	0.9951	0.9876	0.9914	0.9943	1.0000	1.0052	1.0113	1.0124
100	0.9949	0.9980	0.9970	0.9940	0.9961	0.9886	0.9923	0.9952	1.0010	1.0062	1.0123	1.0134
101	0.9958	0.9990	0.9980	0.9949	0-9971	0.9895	0.9933	0.9962	1.0020	1.0072	1.0133	1.0144
102	0.9968	0.9999	0.9989	0.9959	0.9980	0.9905	0.9943	0.9971	1.0029	1.0081	1.0143	1.0154
103	0.9977 0.9996	1.0009	0.9999 1.0018	0.9969 0.9987	0.9990 1.0009	0.9914	0.9952 0.9971	0.9981 1.0000	1.0039 1.0058	1.0091 1.0110	1.0152	1.0163 1.0183
105	1.0006	1.0020	1.0027	0.9997	1.0018	0.9942	0.9980	1.0009	1.0067	1.0120	1.0181	1.0192
106	1.0015	1.0046	1.0036	1.0006	1.0028	0.9952	0.9990	1.0019	1.0077	1.0129	1.0191	1.0202
107	1.0015 1.0015	1.0046 1.0046	1.0036 1.0036	1.0006	1.0027	0.9952 0.9951	0.9989 0.9989	1.0018 1.0018	1.0076 1.0076	1.0129 1.0129	1.0191	1.0202 1.0202
109	1.0015	1.0046	1.0036	1.0006 1.0006	1.0027 1.0027	0.9951	0.9989	1.0018	1.0076	1.0129	1.0191	1.0202

TABLE	5con	INUED										
AGE (MONTHS)	JAN.	FEB.	MAR.	APR.	MAY	JUN.	JUL.	AUG.	SEP.	OCT.	NOV.	LEC.
110 1112 113 114 116 117 118 119	1-0015 1-0015 1-0014 1-0014 1-0014 1-0014 1-0014 1-0014 1-0014	1.0046 1.0046 1.0046 1.0046 1.0046 1.0046 1.0045 1.0045	1.0036 1.0036 1.0036 1.0036 1.0036 1.0035 1.0035 1.0035 1.0035	1.0006 1.0006 1.0006 1.0005 1.0005 1.0005 1.0005 1.0005 1.0005	1.0027 1.0027 1.0027 1.0027 1.0027 1.0027 1.0027 1.0026 1.0026	0.9951 0.9951 0.9951 0.9951 0.9951 0.9951 0.9951 0.9951 0.9951	0.9989 0.9989 0.9989 0.9989 0.9989 0.9989 0.9989 0.9989	1.0018 1.0018 1.0018 1.0018 1.0018 1.0018 1.0017 1.0017	1-0076 1-0076 1-0076 1-0076 1-0076 1-0076 1-0076 1-0076 1-0075	1.0129 1.0129 1.0128 1.0128 1.0128 1.0128 1.0128 1.0128 1.0128 1.0128	1.0190 1.0190 1.0190 1.0190 1.0190 1.0190 1.0190 1.0190 1.0190	1.0201 1.0201 1.0201 1.0201 1.0201 1.0201 1.0201 1.0201 1.0201 1.0201
120 121 122 123 124 125 126 127 128	1-0023 1-0014 1-0014 1-0013 1-0013 1-0013 1-0013 1-0013 1-0013	1.0054 1.0045 1.0045 1.0045 1.0045 1.0054 1.0045 1.0044	1-0044 1-0035 1-0035 1-0035 1-0035 1-0044 1-0034 1-0034 1-0034	1.0014 1.0005 1.0005 1.0005 1.0004 1.0014 1.0004 1.0004 1.0004	1.0035 1.0026 1.0026 1.0026 1.0026 1.0035 1.0026 1.0026 1.0025	0.9960 0.9950 0.9950 0.9950 0.9950 0.9959 0.9950 0.9950 0.9950	0.9998 0.9988 0.9988 0.9988 0.9988 0.9988 0.9988 0.9988	1.0026 1.0017 1.0017 1.0017 1.0017 1.0026 1.0017 1.0016 1.0016	1.0085 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075	1.0137 1.0128 1.0128 1.0127 1.0127 1.0137 1.0127 1.0127 1.0127	1.0199 1.0189 1.0189 1.0189 1.0189 1.0189 1.0189 1.0189 1.0189	1.0210 1.0200 1.0200 1.0200 1.0200 1.0209 1.0200 1.0200 1.0200 1.0200
130 131 132 133 135 136 137 139	1.0022 1.0022 1.0022 1.0031 1.0030 1.0039 1.0039 1.0039 1.0048 1.0047	1.0053 1.0053 1.0053 1.0062 1.0062 1.0071 1.0070 1.0070 1.0079	1.0043 1.0043 1.0043 1.0052 1.0052 1.0061 1.0060 1.0060 1.0069	1.0013 1.0013 1.0013 1.0021 1.0022 1.0030 1.0030 1.0030 1.0039 1.0038	1.0034 1.0034 1.0034 1.0043 1.0052 1.0051 1.0051 1.0060	0.9958 0.9958 0.9958 0.9967 0.9967 0.9976 0.9975 0.9975 0.9984	0.9996 0.9996 0.9996 1.0005 1.0014 1.0013 1.0013 1.0022	1.0025 1.0025 1.0025 1.0034 1.0034 1.0043 1.0042 1.0042 1.0051	1.0084 1.0083 1.0083 1.0092 1.0092 1.0101 1.0100 1.0109	1.0136 1.0136 1.0136 1.0145 1.0145 1.0153 1.0153 1.0153	1.0198 1.0198 1.0197 1.0206 1.0206 1.0215 1.0215 1.0215 1.0224 1.0224	1.0209 1.0208 1.0218 1.0218 1.0216 1.0226 1.0226 1.0235 1.0235
140 141 142 1445 145 147 148 149	1.0047 1.0056 1.0055 1.0064 1.0064 1.0064 1.0072 1.0081 1.0080	1.0079 1.0087 1.0087 1.0096 1.0095 1.0095 1.0104 1.0112 1.0112	1.0068 1.0077 1.0077 1.0086 1.0085 1.0085 1.0093 1.0102 1.0102	1.0038 1.0047 1.0047 1.0055 1.0055 1.0055 1.0063 1.0072 1.0071	1.0060 1.0068 1.0068 1.0077 1.0076 1.0076 1.0085 1.0093 1.0093	0.9983 0.9992 0.9992 1.0000 1.0000 1.0000 1.0000 1.0017 1.0016	1.0022 1.0030 1.0030 1.0039 1.0038 1.0038 1.0046 1.0055 1.0055	1.0051 1.0059 1.0059 1.0068 1.0067 1.0067 1.0076 1.0084 1.0084	1-0109 1-0118 1-0117 1-0126 1-0126 1-0125 1-0134 1-0142 1-0142	1.0161 1.0170 1.0170 1.0177 1.0178 1.0178 1.0187 1.0187 1.0195 1.0195	1.0223 1.0232 1.0232 1.0241 1.0240 1.0240 1.0249 1.0257 1.0257	1. 0234 1. 0243 1. 0243 1. 0252 1. 0251 1. 0260 1. 0268 1. 0268
150 151 152 153 154 156 157 158 159	1.0080 1.0097 1.0096 1.0096 1.0104 1.0113 1.0112 1.0120 1.0120	1.0111 1.0128 1.0128 1.0128 1.0136 1.0144 1.0152 1.0152	1.0101 1.0118 1.0118 1.0117 1.0126 1.0134 1.0134 1.0142 1.0141	1.0071 1.0088 1.0087 1.0087 1.0095 1.0103 1.0103 1.0111 1.0111	1.0092 1.0109 1.0109 1.0109 1.0117 1.0125 1.0125 1.0133 1.0132	1.0016 1.0033 1.0032 1.0032 1.0040 1.0048 1.0048 1.0056 1.0056	1.0054 1.0071 1.0071 1.0070 1.0079 1.0087 1.0086 1.0095 1.0094 1.0102	1.0083 1.0100 1.0100 1.0099 1.0108 1.0116 1.0116 1.0124 1.0123	1.0142 1.0159 1.0158 1.0158 1.0166 1.0175 1.0174 1.0182 1.0182	1.0194 1.0212 1.0211 1.0211 1.0219 1.0228 1.0227 1.0235 1.0235	1.0256 1.0274 1.0273 1.0273 1.0281 1.0290 1.0289 1.0298 1.0298	1-0268 1-0285 1-0285 1-0284 1-0293 1-0301 1-0301 1-0308 1-0317
165	1.0127 1.0135 1.0135 1.0143 1.0142 1.0150 1.0158 1.0166 1.0157 1.0165	1.0159 1.0167 1.0167 1.0175 1.0174 1.0182 1.0190 1.0198 1.0189	1. 0149 1. 0157 1. 0157 1. 0165 1. 0164 1. 0172 1. 0180 1. 0188 1. 0179 1. 9187	1.0118 1.0126 1.0126 1.0134 1.0133 1.0141 1.0149 1.0157	1. 0140 1. 0148 1. 0148 1. 0156 1. 0155 1. 0163 1. 0171 1. 0179 1. 0170	1.0063 1.0071 1.0071 1.0079 1.0078 1.0086 1.0094 1.0102 1.0093	1.0102 1.0110 1.0109 1.0117 1.0117 1.0125 1.0133 1.0140 1.0131	1.0131 1.0139 1.0139 1.0146 1.0146 1.0154 1.0154 1.0162 1.0170	1.0190 1.0198 1.0197 1.0205 1.0205 1.0213 1.0221 1.0229 1.0220	1.0243 1.0251 1.0250 1.0258 1.0258 1.0266 1.0274 1.0282 1.0283	1-0305 1-0313 1-0321 1-0321 1-0328 1-0337 1-0345 1-0343	1. 0316 1. 0324 1. 0324 1. 0332 1. 0340 1. 0348 1. 0356 1. 0347 1. 0354
172 173 174 175 176 177	1.0173 1.0172 1.0180 1.0187 1.0187 1.0195 1.0202 1.0210 1.0217 1.0208	1. 0205 1. 0204 1. 0212 1. 0219 1. 0219 1. 0227 1. 0234 1. 0242 1. 0249	1.0194 1.0194 1.0201 1.0209 1.0209 1.0216 1.0224 1.0231 1.0239 1.0230	1-0164 1-0163 1-0171 1-0178 1-0178 1-0195 1-0193 1-0200 1-0208 1-0199	1.0185 1.0185 1.0193 1.0200 1.0200 1.0207 1.0207 1.0221	1. 0108 1. 0108 1. 0115 1. 0123 1. 0122 1. 0130 1. 0137 1. 0145 1. 0152	1-0147 1-0146 1-0154 1-0162 1-0161 1-0169 1-0176 1-0184 1-0182	1.0176 1.0176 1.0183 1.0191 1.0190 1.0198 1.0206 1.0213 1.0221 1.0212	1.0235 1.0235 1.0242 1.0250 1.0250 1.0257 1.0265 1.0272 1.0280 1.0271	1.0288 1.0288 1.0296 1.0303 1.0311 1.0318 1.0326 1.0323	1.0351 1.0351 1.0358 1.0366 1.0366 1.0373 1.0381 1.0389 1.0389	1.0362 1.0362 1.0370 1.0377 1.0377 1.0385 1.0392 1.0400 1.0408 1.0398
18 1 18 2 18 3 18 4 18 5 18 6 18 8	1. 0216 1. 0223 1. 0230 1. 0229 1. 0237 1. 0244 1. 0251 1. 0250 1. 0258	1. 0248 1. 0255 1. 0262 1. 0262 1. 0269 1. 0276 1. 0283 1. 0283 1. 0290	1.0237 1.0245 1.0252 1.0251 1.0259 1.0266 1.0273 1.0272 1.0279 1.0286	1.0206 1.0214 1.0221 1.0228 1.0228 1.0235 1.0242 1.0244 1.0248 1.0256	1.0228 1.0236 1.0243 1.0242 1.0250 1.0257 1.0264 1.0263 1.0270	1. 0151 1. 0158 1. 0166 1. 0165 1. 0172 1. 0179 1. 0186 1. 0185 1. 0193 1. 0200	1. 0190 1. 0197 1. 0204 1. 0203 1. 0211 1. 0218 1. 0225 1. 0224 1. 0231	1. 0219 1. 0227 1. 0234 1. 0233 1. 0248 1. 0255 1. 0254 1. 0261	1.0278 1.0286 1.0293 1.0292 1.0300 1.0307 1.0314 1.0313 1.0321	1.0332 1.0339 1.0347 1.0353 1.0351 1.0368 1.0367 1.0374	1.0395 1.0402 1.0410 1.0409 1.0416 1.0424 1.0431 1.0437 1.0437	1.0406 1.0414 1.0421 1.0422 1.0428 1.0435 1.0442 1.0449 1.0449
193 194 195 196 197	1.0264 1.0279 1.0278 1.0285 1.0284 1.0298 1.0305 1.0304 1.0311 1.0318	1-0296 1-0311 1-0310 1-0317 1-0316 1-0331 1-0338 1-0336 1-0343 1-0350	1.0286 1.0300 1.0299 1.0306 1.0305 1.0320 1.0327 1.0326 1.0333 1.0340	1.0255 1.0269 1.0268 1.0275 1.0274 1.0289 1.0295 1.0308	1.0276 1.0291 1.0290 1.0297 1.0296 1.0311 1.0318 1.0317 1.0324	1. 0199 1. 0214 1. 0213 1. 0220 1. 0219 1. 0233 1. 0240 1. 0239 1. 0246 1. 0252	1.0238 1.0252 1.0251 1.0258 1.0257 1.0272 1.0279 1.0278 1.0285 1.0291	1.0267 1.0282 1.0281 1.0288 1.0287 1.0302 1.0309 1.0308 1.0315	1.0327 1.0342 1.0341 1.0348 1.0347 1.0362 1.0369 1.0367 1.0374	1. 0381 1. 0396 1. 0395 1. 0402 1. 0401 1. 0416 1. 0423 1. 0428 1. 0435	1.0444 1.0459 1.0458 1.0465 1.0464 1.0479 1.0486 1.0485 1.0492	1.0455 1.0470 1.0469 1.0475 1.0497 1.0497 1.0496 1.0503 1.0510

H. D. Norman

An economic index (Predicted Difference (PD) dollars) was added to USDA-DHIA Sire Summaries and Cow Indexes in 1971 to combine the relative value of milk and milk fat for purposes of ranking bulls and cows (10). This index for gross income over breed average was developed because the product value of most milk produced was dependent on both the quantity and its milk fat content. Previously bulls and cows were ranked most frequently on the basis of transmitting abilities for milk yield, but sometimes they were ranked for fat yield. The economic index provided an opportunity for an economic advantage to dairymen using PD dollars compared to those selecting strictly on PD milk or PD fat. Since its introduction, the term PD dollars has been used widely by artificial insemination organizations in bull culling and advertising. It has been used directly in ranking bulls in Hoard's Dairyman (2), breed journals, and extension publications. It has also been used in calculating the "best buys in semen" lists, recently made available by several extension dairymen. The acceptance of PD and Cow Index (CI) dollars in sire and cow selection instead of PD and CI milk has helped reduce the decline in component percentages. Nevertheless, continuing declines in percentages are likely in the next 5 years because of the transmitting abilities of bulls currently being utilized.

When PD dollars was introduced in 1971, there was little demand for component information and limited interest in genetic improvement of components. There were only a few areas of the country where components other than fat were included in the milk-pricing formulas. Little information was available for direct genetic improvement in these components. Now that sire evaluations are available for protein and solids-not-fat (SNF), a measure of economic merit is needed for use where there is payment for these components and genetic improvement is desired.

An economic index reflecting value of product is beneficial in that it simplifies multitrait selection among bulls of the same breed and optimizes economic gain. As more traits of economic importance are considered, the value of such an index increases. Even though the yield of protein is correlated with milk and milk fat yield, the lack of a perfect correlation means that additional improvement can be made. Cumulative differences become important for increasing yields of specific components over a period of time. Therefore simultaneous selection for milk, fat, and protein (or SNF) is necessary for maximum economic progress, even though the gain in each trait will be less than maximum.

In 1971, PD dollars was calculated from PD milk and PD fat with formulas corresponding to those used to pay most dairymen for yield of milk and fat. The new economic index presented is similar to the previous one for milk and fat but it contains one additional component, the transmitting ability of protein or SNF (see appendix). This index incorporates transmitting abilities into the pricing formula I believe will most likely be used in the future in payment for protein or SNF, allowing for a differential for another component in addition to the present differential for fat. An index for product income could be expanded likewise to include additional differentials for lactose or minerals if these components were included in the payment formulas. The indices defined in the appendix contain fat and protein differentials. SNF was substituted for protein with a base test of 8.5 percent for use in the SNF sire summaries.

Selecting appropriate differentials was not easy because there is little uniformity in component pricing. A few processors operating under a fat-protein pricing formula believe the differentials, or premiums, presently being used are transitional and will increase in the future. A knowledge of the price relationships among milk, fat, and protein (or SNF) that will be in use 10 years hence would be most helpful in this effort.

Several ways have been proposed for determining valid differentials for protein or SNF. The one most frequently suggested is to relate the differential to the value of nonfat dry milk powder. The average price of powder in 1978 was 71 cents per pound (13). Another alternative is to determine the value of a percent change in component within each type of utilization (fluid use, cheese, powder, etc.) and then weight the values in relation to the percentage of milk going into these various uses in the United States. The latter alternative could be outlined as follows:

Utilization	Total milk (percent)	Suggested SNF differential for each utilization (cents)
Fluid milk sales	50	2.0 (0-6)
Cheese	25	18.0 (15-21)
Powder	10	6.7 (7.1 minus 5% loss in processing)
Other uses	15	7.1
Total or weighted		
average	100	7.2

This alternative provides a value similar to that of the nonfat dry milk.

The standard formula $(\underline{10})$ will be used to calculate PD dollars from estimated transmitting abilities for milk and fat from the component data. Then, product value based on milk, fat, and the component of interest will be calculated from the same data (appendix, equation 2). The difference in the two estimates (PD dollars from milk, fat, and component minus PD dollars from milk and fat only) will be added to the Modified Contemporary Comparison estimate of PD dollars to produce the estimate published.

The new index should not be considered a replacement for Modified Contemporary Comparison (MCC) PD dollars because for most bulls there are no evaluations for protein or SNF, and most milk produced is still price dependent on milk yield and fat percentage only. The index should be used by dairymen presently receiving payment for protein or anticipating such payment within the next 5 years.

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Appendix

The formula for computing expected gross income from milk produced under a fatprotein pricing by the daughters of a specific bull or cow is as follows:

Equation 1

$$I = (BA_{m} + TA_{m}) \times [P - (D_{f} \times T_{bf}) - (D_{p} \times T_{bp})] + [(BA_{f} + TA_{f}) \times (D_{f} \times 100)] + [(BA_{p} + TA_{p}) \times (D_{p} \times 100)]$$

where:

I is the expected total income for milk produced in a 305-day, 2X, mature equivalent lactation.

 BA_{m} , BA_{f} , and BA_{p} are the breed averages associated with the genetic bases in units for milk, fat, and protein yield, respectively.

 ${\rm TA_m}$, ${\rm TA_f}$, and ${\rm TA_p}$ are the genetic transmitting abilities in units for milk, fat, and protein, respectively. If the offspring of a bull are being considered, PD for milk is used for ${\rm TA_m}$. If the daughters of a cow are being considered, CI for milk is used for ${\rm TA_m}$, etc.

P is the price paid for a unit of milk at the base test for fat and protein.

 ${
m D}_{
m f}$ is the fat test differential or the change in value of a unit of milk for each change of 1 percent in fat test.

D_p is the protein test differential or the change in value of a unit of milk for each change of 1 percent in the protein test.

T_{bf} is the base test for fat in percent.

 $T_{\rm bp}$ is the base test for protein in percent.

Example 1:

The expected gross income for milk produced by daughters of Holstein bull A with a PD for milk of +1,200 pounds, a PD for fat of +40 pounds, and a PD for protein of +30 pounds is to be calculated using the following information:

 $BA_{m} = 14,118 \text{ pounds}$

 $BA_f = 513 \text{ pounds}$

 $BA_p =$ 444 pounds

= \$0.104 per pound (obtained from \$10.40 per hundredweight) P

= \$0.0128 per percent per pound (obtained from \$0.128 per 0.1 percent per $\mathbf{D_f}$ hundredweight)

= \$0.0094 per percent per pound (obtained from \$0.094 per 0.1 percent per hundredweight)

= 3.5 percent

= 3.2 percent

Since the bull's PD for milk, fat, and protein are used for TA_m, TA_f, and TA_p, then = 1,200 pounds, $TA_f = 40$ pounds, and $TA_D = 30$ pounds.

The index formula from equation 1 with measurements in pounds is solved as follows:

$$I = (BA_{m} + TA_{m}) \times [P - (D_{f} \times T_{bf}) - (D_{p} \times T_{bp})] + [(BA_{f} + TA_{f}) \times (D_{f} \times 100)]$$

$$+ [(BA_{p} + TA_{p}) \times (D_{p} \times 100)]$$

$$I = (14,118 + 1,200) \times [\$0.104 - (\$0.0128 \times 3.5) - (\$0.0094 \times 3.2)] + [(513 + 40) \times (\$0.0128 \times 100)]$$

$$+ [(444 + 30) \times (\$0.0094 \times 100)]$$

$$I = (15,318 \times \$0.02912) + (553 \times \$1.28) + (474 \times \$0.94)$$

I = \$446.06 + \$707.84 + \$445.56

I = \$1.599.46

Therefore the expected gross income from daughters of bull A averages \$1,599.46 under this pricing system.

The formula for computing expected income for the daughters of a specific bull relative to the daughters of a breed average bull under fat-protein pricing is as follows:

Equation 2

$$V = TA_{m} \times [P - (D_{f} \times T_{bf}) - (D_{p} \times T_{bp})] + [TA_{f} \times (D_{f} \times 100)] + [TA_{p} \times (D_{p} \times 100)]$$

where:

V is the expected total value for milk produced expressed as a deviation from the average income for the breed.

$$TA_m$$
, P, D_f , T_{bf} , D_p , T_{bp} , TA_f , and TA_p are the same as defined previously.

Example 2:

Let us compute deviation income from breed average for a bull's daughters according to the following pricing system: The milk price is \$10.40 per hundredweight for 3.5 percent test or P = \$0.104 per pound. The test differential for fat is \$0.128 per 0.1 percent deviation from base per hundredweight or $D_f = \$0.0128$ per percent per pound; the test differential for protein is \$0.094 per 0.1 percent deviation from base per hundredweight or $D_p = 0.0094$ per percent per pound (i.e., milk with 0 fat and protein is worth \$2.91 per hundredweight).

From equation 2:

$$V = TA_{m} \times [P - (D_{f} \times T_{bf}) - (D_{p} \times T_{bp})] + [TA_{f} \times (D_{f} \times 100)] + [TA_{p} \times (D_{p} \times 100)]$$

$$V = TA_{m} \times [\$0.104 - (\$0.0128 \times 3.5) - (\$0.0094 \times 3.2)]$$

$$+ [TA_{f} \times (\$0.0128 \times 100)] + [TA_{p} \times (\$0.0094 \times 100)]$$

$$V = (TA_{m} \times \$0.02912) + (TA_{f} \times \$1.28)$$

$$+ (TA_{p} \times \$0.94)$$

This reduced equation simply indicates that the transmitting ability for milk, fat, and protein will be multiplied, respectively, by the value of a unit of 0 percent milk, a unit of fat, and a unit of protein.

Index bull A:

Bull A has a PD milk of +1,200 pounds, a PD fat of +40 pounds, and a PD protein of +30 pounds.

$$V = (1,200 \times \$0.02912) + (40 \times \$1.28) + (30 \times \$0.94)$$

$$V = \$34.94 + \$51.20 + \$28.20$$

$$V = \$114.34$$

Therefore under this pricing system, daughters of bull A would be expected to average \$114.34 more gross income per lactation than their breed average herdmates.



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